

SERFF Tracking Number:	META-125807803	State:	Arkansas
Filing Company:	Metropolitan Life Insurance Company.	State Tracking Number:	40205
Company Tracking Number:	W08-3 CR (LTC2007)		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	Individual Long Term Care Insurance Rate Filing		
Project Name/Number:	LTC2-IDEAL-AR/W08-3 CR (LTC2007-AR)		

Filing at a Glance

Company: Metropolitan Life Insurance Company.

Product Name: Individual Long Term Care SERFF Tr Num: META-125807803 State: ArkansasLH

Insurance Rate Filing

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed

State Tr Num: 40205

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: W08-3 CR (LTC2007)

State Status: Approved-Closed

Filing Type: Rate

Co Status:

Reviewer(s): Marie Bennett, Harris Shearer

Authors: Sandra Bennett, Ruth Rivera, Linda Williams

Disposition Date: 10/22/2008

Date Submitted: 09/08/2008

Disposition Status: Approved

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: LTC2-IDEAL-AR

Status of Filing in Domicile:

Project Number: W08-3 CR (LTC2007-AR)

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 10/22/2008

State Status Changed: 10/22/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Carolyn J. Roth

Director

Institutional Business Contracts

SERFF Tracking Number: *META-125807803* *State:* *Arkansas*
Filing Company: *Metropolitan Life Insurance Company.* *State Tracking Number:* *40205*
Company Tracking Number: *W08-3 CR (LTC2007)*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *Individual Long Term Care Insurance Rate Filing*
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September 5, 2008

Arkansas Insurance Department
1200 West 3rd Street
Little Rock, Arkansas 72201-1904

Re: Individual Long-Term Care Insurance Rate Filing
Our NAIC Company No. is 65978
Our FEIN is 13-5581829

Dear Sir/Madam:

We are filing, for your review and approval, new premium rate schedules and supporting actuarial memoranda for the following previously approved individual long-term care insurance policy form series:

- LTC2007-AR et al., approved by your Department on August 15, 2007 (which also includes rider and endorsement forms that were approved for use with that policy form).

Note that new premium rate schedules will apply only to individuals purchasing these forms after the new rate schedules are in effect. It will not cause rates to change for individuals already insured under these forms.

We are submitting this premium rate schedule filing due to material changes in pricing assumptions including lapse and mortality. In addition, MetLife has accumulated credible experience of claims incidence and claims severity to develop our own morbidity assumptions. This is different from our prior filings where, for example, morbidity assumptions were heavily influenced by industry experience.

Subject to your approval, we plan to implement our new rates for new policies issued in early 2009.

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The enclosed actuarial memoranda contain information that is proprietary to MetLife. For example, they contain statistics, assumptions and other information that are proprietary trade secrets of MetLife. Disclosure of this information would have an adverse affect and cause injury to MetLife's competitive position in the long-term care marketplace. Therefore, we request that the Department treat these materials as confidential, to the extent permitted by applicable by law and not release them to any third parties. We further request that the Department notify Shen Wu, Vice President and Actuary at (908) 253-1899 if any third party requests access to this information so that MetLife has an opportunity to oppose any request for disclosure if necessary.

Thank you for your attention to our filing. We look forward to hearing from you.

Sincerely,

Carolyn Roth

Company and Contact

Filing Contact Information

Kris Ann E. Cappelluti, Sr. Analyst-Contracts	kcappelluti@metlife.com
Dev.	
MetLife	(212) 578-3029 [Phone]
New York, NY 10036-6796	(212) 578-3874[FAX]

Filing Company Information

Metropolitan Life Insurance Company.	CoCode: 65978	State of Domicile: New York
1MetLife Plaza	Group Code: -99	Company Type: Life
Long Island City, NY 11101-4015	Group Name:	State ID Number:
(111) 111-1111 ext. [Phone]	FEIN Number: 13-5581829	

Filing Fees

Fee Required?	Yes
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<i>SERFF Tracking Number:</i>	<i>META-125807803</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Life Insurance Company.</i>	<i>State Tracking Number:</i>	<i>40205</i>
<i>Company Tracking Number:</i>	<i>W08-3 CR (LTC2007)</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Individual Long Term Care Insurance Rate Filing</i>		
<i>Project Name/Number:</i>	<i>LTC2-IDEAL-AR/W08-3 CR (LTC2007-AR)</i>		
Fee Amount:	\$100.00		
Retaliatory?	No		
Fee Explanation:	\$100. per rate filing.		
Per Company:	No		

SERFF Tracking Number: META-125807803 State: Arkansas
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Product Name: Individual Long Term Care Insurance Rate Filing
Project Name/Number: LTC2-IDEAL-AR/W08-3 CR (LTC2007-AR)

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company.	\$100.00	09/08/2008	22352159

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Harris Shearer	10/22/2008	10/22/2008

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Disposition

Disposition Date: 10/22/2008

Implementation Date:

Status: Approved

Comment: Rates approved for new business only.

Rate data does NOT apply to filing.

SERFF Tracking Number:	META-125807803	State:	Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification		No
Supporting Document	ARCERTREG19		Yes
Supporting Document	LTC Exp Forms ABC (MetLife)_2007		Yes
Supporting Document	NAIC Transmittal Form (AR-LTC2007)		Yes
Rate	Premium Rate Schdule for LTC2007-AR		Yes

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<i>Project Name/Number:</i>	<i>LTC2-IDEAL-AR/W08-3 CR (LTC2007-AR)</i>		

Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	Premium Rate Schdule for LTC2007-AR	LTC2007-AR, et al.	Other		LTC2007 Rates 2008 Exhibit-A AR.pdf

Metropolitan Life Insurance Company
Actuarial Memorandum
Policy Form LTC2007

Exhibit A-1 Premium Rate Schedule and Calculation Methodology

Calculation Method

Billed premiums will be calculated based on the following steps:

1. Determine the appropriate premium rate table based on the benefit duration.
2. Determine the appropriate coverage amount multiplier. Premium rate tables are based on a monthly benefit amount of \$30.
3. Apply the elimination period premium factor to all applicable (base and rider) rate tables, and round to 5 decimals.
4. Calculate billed premium for base plan (apply premium factors for risk class and premium mode).
5. Calculate billed premium for cash rider, if applicable.
6. Calculate billed premium for inflation rider, if applicable.
7. Calculate billed premiums for other riders, if applicable. Riders will be considered in this order: Nonforfeiture, Shared Care, and Ten-year Premium Payment.
8. Add billed premiums for base plan and rider(s) to get the total billed premiums.
9. Annualized billed premiums = total billed premiums * bill frequency.

The following example illustrates the premium calculation method discussed above for an insured aged 60 paying monthly level premium with the following profile:

Coverage: \$6,000 monthly benefit amount and \$300,000 total benefit amount. 100-day elimination period, spousal/preferred class, reimbursement plan, 5% automatic compound inflation rider, shared care rider.

1. Benefit duration of this coverage = $(300,000/6,000)/12 = 4.17$ (years)
2. Coverage amount multiplier = $6,000 / 30 = 200$
3. Base plan rate with elimination period adjustment = $\$10.27119 * 1.0 = \10.27119
4. Billed premium for base plan = $\$10.27119 * 200 * (0.6 * 0.09) = \110.93
Note that 0.6 and 0.09 are premium factors for risk class and premium mode respectively.
5. No cash rider premium.
6. Inflation rider (5AIP) premium = $(\$19.06233 * 1.0) * 200 * (0.6 * 0.09) = \205.87
- 7a. Shared care (SC) rider premium (before applying premium factors for risk class and premium mode)
 $= (\$10.27119 * 1.0 + \$19.06233 * 1.0) * 200 * (1.23 - 1) = \$1,349.34192$
Note that 1.23 is the premium factor for the shared care rider.
- 7b. Shared care rider premium = $\$1,349.34192 * (0.6 * 0.09) = \72.86
8. Total billed premiums = $\$110.93 + \$205.87 + \$72.86 = \389.66
9. Annualized billed premiums = $\$389.66 * 12 = \$4,675.92$

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **No Inflation - Base - Reimbursement**

Annual Rates per \$30 of Monthly Benefit						
	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$2.40635	\$2.45562	\$2.53438	\$2.61081	\$2.71113	\$2.79520
31	\$2.44779	\$2.49841	\$2.57933	\$2.65784	\$2.76091	\$2.84730
32	\$2.48994	\$2.54195	\$2.62509	\$2.70571	\$2.81161	\$2.90037
33	\$2.53282	\$2.58625	\$2.67166	\$2.75445	\$2.86324	\$2.95443
34	\$2.57643	\$2.63132	\$2.71905	\$2.80407	\$2.91582	\$3.00949
35	\$2.62080	\$2.67718	\$2.76728	\$2.85458	\$2.96937	\$3.06559
36	\$2.70738	\$2.76730	\$2.86314	\$2.95596	\$3.07796	\$3.18024
37	\$2.79682	\$2.86046	\$2.96231	\$3.06094	\$3.19053	\$3.29919
38	\$2.88921	\$2.95676	\$3.06492	\$3.16966	\$3.30722	\$3.42258
39	\$2.98466	\$3.05630	\$3.17108	\$3.28223	\$3.42818	\$3.55059
40	\$3.08325	\$3.15918	\$3.28092	\$3.39880	\$3.55355	\$3.68339
41	\$3.18511	\$3.26554	\$3.39456	\$3.51951	\$3.68352	\$3.82115
42	\$3.29033	\$3.37547	\$3.51214	\$3.64451	\$3.81823	\$3.96406
43	\$3.39903	\$3.48910	\$3.63380	\$3.77395	\$3.95787	\$4.11233
44	\$3.51131	\$3.60656	\$3.75966	\$3.90798	\$4.10262	\$4.26613
45	\$3.62731	\$3.72797	\$3.88989	\$4.04678	\$4.25267	\$4.42569
46	\$3.78678	\$3.89446	\$4.06768	\$4.23556	\$4.45571	\$4.64071
47	\$3.95326	\$4.06838	\$4.25359	\$4.43315	\$4.66845	\$4.86617
48	\$4.12706	\$4.25006	\$4.44799	\$4.63996	\$4.89135	\$5.10259
49	\$4.30851	\$4.43987	\$4.65129	\$4.85642	\$5.12488	\$5.35049
50	\$4.49793	\$4.63814	\$4.86387	\$5.08297	\$5.36957	\$5.61044
51	\$4.69567	\$4.84527	\$5.08617	\$5.32009	\$5.62594	\$5.88302
52	\$4.90211	\$5.06166	\$5.31864	\$5.56827	\$5.89455	\$6.16884
53	\$5.11763	\$5.28770	\$5.56172	\$5.82803	\$6.17599	\$6.46855
54	\$5.34262	\$5.52384	\$5.81592	\$6.09991	\$6.47086	\$6.78282
55	\$5.57750	\$5.77053	\$6.08173	\$6.38447	\$6.77981	\$7.11235
56	\$5.87858	\$6.08424	\$6.41570	\$6.73836	\$7.15942	\$7.51360
57	\$6.19591	\$6.41501	\$6.76802	\$7.11186	\$7.56029	\$7.93749
58	\$6.53036	\$6.76377	\$7.13967	\$7.50606	\$7.98361	\$8.38529
59	\$6.88287	\$7.13148	\$7.53174	\$7.92211	\$8.43062	\$8.85835
60	\$7.25441	\$7.51918	\$7.94534	\$8.36123	\$8.90267	\$9.35810
61	\$7.64601	\$7.92796	\$8.38165	\$8.82468	\$9.40114	\$9.88605
62	\$8.05874	\$8.35897	\$8.84192	\$9.31383	\$9.92753	\$10.44378
63	\$8.49670	\$8.81759	\$9.33360	\$9.83818	\$10.49385	\$11.04545
64	\$8.95846	\$9.30138	\$9.85263	\$10.39206	\$11.09246	\$11.68178
65	\$9.44531	\$9.81171	\$10.40053	\$10.97711	\$11.72523	\$12.35477
66	\$9.95862	\$10.35004	\$10.97889	\$11.59511	\$12.39410	\$13.06652
67	\$10.49983	\$10.91790	\$11.58941	\$12.24789	\$13.10111	\$13.81929
68	\$11.14474	\$11.89982	\$12.62626	\$13.33918	\$14.26231	\$15.03969
69	\$12.48068	\$12.97005	\$13.75587	\$14.52770	\$15.52643	\$16.36787
70	\$13.60712	\$14.13653	\$14.98655	\$15.82212	\$16.90260	\$17.81334
71	\$14.85596	\$15.42946	\$16.35015	\$17.25597	\$18.42646	\$19.41357
72	\$16.21943	\$16.84065	\$17.83783	\$18.81975	\$20.08771	\$21.15755
73	\$17.58067	\$18.26436	\$19.36255	\$20.44457	\$21.84089	\$23.02036
74	\$19.05615	\$19.80844	\$21.01760	\$22.20967	\$23.74708	\$25.04718
75	\$20.65546	\$21.48305	\$22.81412	\$24.12716	\$25.81964	\$27.25245
76	\$22.38900	\$23.29923	\$24.76420	\$26.21020	\$28.07308	\$29.65188
77	\$24.26803	\$25.26895	\$26.88096	\$28.47308	\$30.52319	\$32.26257
78	\$26.16367	\$27.24521	\$28.98494	\$30.70336	\$32.91600	\$34.79514
79	\$28.20738	\$29.37603	\$31.25359	\$33.10834	\$35.49638	\$37.52650
80	\$30.41073	\$31.67350	\$33.69982	\$35.70170	\$38.27905	\$40.47228
81	\$32.78619	\$34.15065	\$36.33751	\$38.49820	\$41.27985	\$43.64930
82	\$35.34720	\$36.82154	\$39.18165	\$41.51375	\$44.51590	\$47.07570
83	\$37.92078	\$39.49977	\$42.02040	\$44.50851	\$47.71303	\$50.44660
84	\$40.68173	\$42.37280	\$45.06482	\$47.71931	\$51.13977	\$54.05888
85	\$43.64371	\$45.45480	\$48.32981	\$51.16173	\$54.81262	\$57.92991
86	\$46.82134	\$48.76097	\$51.83135	\$54.85249	\$58.74925	\$62.07793
87	\$50.23033	\$52.30762	\$55.58658	\$58.80949	\$62.96861	\$66.52308
88	\$52.85186	\$55.01581	\$58.40892	\$61.73534	\$66.03220	\$69.69500
89	\$55.61020	\$57.86421	\$61.37457	\$64.80676	\$69.24484	\$73.01816
90	\$58.51251	\$60.86009	\$64.49078	\$68.03098	\$72.61379	\$76.49977
91	\$61.56628	\$64.01108	\$67.76522	\$71.41561	\$76.14665	\$80.14739
92	\$64.77943	\$67.32521	\$71.20592	\$74.96863	\$79.85139	\$83.96894
93	\$67.25858	\$69.86332	\$73.79737	\$77.59910	\$82.53596	\$86.68046
94	\$69.83262	\$72.49711	\$76.48313	\$80.32186	\$85.31078	\$89.47954
95	\$72.50516	\$75.23019	\$79.26664	\$83.14016	\$88.17889	\$92.36901
96	\$75.27998	\$78.06631	\$82.15145	\$86.05735	\$91.14343	\$95.35179
97	\$78.16100	\$81.00935	\$85.14124	\$89.07689	\$94.20763	\$98.43088
98	\$80.55402	\$83.45254	\$87.62013	\$91.57728	\$96.74141	\$100.97370
99	\$82.52705	\$85.46604	\$89.66098	\$93.63375	\$98.82295	\$103.06051
100	\$84.14414	\$87.11571	\$91.33168	\$95.31586	\$100.52401	\$104.76446

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **No Inflation - Base - Reimbursement**

Annual Rates per \$30 of Monthly Benefit

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$2.84887	\$2.90524	\$2.96350	\$3.06464	\$3.16739	\$3.27966
31	\$2.90241	\$2.96033	\$3.02018	\$3.12408	\$3.22965	\$3.34502
32	\$2.95695	\$3.01646	\$3.07796	\$3.18468	\$3.29314	\$3.41168
33	\$3.01252	\$3.07365	\$3.13684	\$3.24645	\$3.35788	\$3.47966
34	\$3.06913	\$3.13193	\$3.19684	\$3.30941	\$3.42389	\$3.54900
35	\$3.12680	\$3.19132	\$3.25799	\$3.37360	\$3.49120	\$3.61973
36	\$3.24530	\$3.31386	\$3.38470	\$3.50756	\$3.63249	\$3.76899
37	\$3.36829	\$3.44110	\$3.51634	\$3.64683	\$3.77950	\$3.92441
38	\$3.49594	\$3.57323	\$3.65310	\$3.79164	\$3.93246	\$4.08623
39	\$3.62843	\$3.71043	\$3.79517	\$3.94219	\$4.09161	\$4.25473
40	\$3.76593	\$3.85291	\$3.94278	\$4.09872	\$4.25719	\$4.43018
41	\$3.90865	\$4.00085	\$4.09612	\$4.26147	\$4.42948	\$4.61286
42	\$4.05678	\$4.15447	\$4.25543	\$4.43068	\$4.60874	\$4.80308
43	\$4.21052	\$4.31400	\$4.42093	\$4.60661	\$4.79526	\$5.00114
44	\$4.37009	\$4.47964	\$4.59287	\$4.78953	\$4.98933	\$5.20736
45	\$4.53571	\$4.65165	\$4.77149	\$4.97971	\$5.19125	\$5.42209
46	\$4.75839	\$4.88233	\$5.01043	\$5.23305	\$5.45912	\$5.70580
47	\$4.99200	\$5.12445	\$5.26134	\$5.49927	\$5.74082	\$6.00436
48	\$5.23709	\$5.37857	\$5.52481	\$5.77905	\$6.03706	\$6.31854
49	\$5.49421	\$5.64529	\$5.80147	\$6.07305	\$6.34858	\$6.64915
50	\$5.76395	\$5.92525	\$6.09199	\$6.38202	\$6.67618	\$6.99707
51	\$6.04693	\$6.21908	\$6.39705	\$6.70670	\$7.02068	\$7.36319
52	\$6.34381	\$6.52749	\$6.71739	\$7.04790	\$7.38296	\$7.74847
53	\$6.65526	\$6.85119	\$7.05378	\$7.40646	\$7.76393	\$8.15391
54	\$6.98200	\$7.19094	\$7.40701	\$7.78326	\$8.16456	\$8.58057
55	\$7.32479	\$7.54754	\$7.77792	\$8.17923	\$8.58587	\$9.02954
56	\$7.74006	\$7.97731	\$8.22271	\$8.65040	\$9.08359	\$9.55640
57	\$8.17887	\$8.43155	\$8.69294	\$9.14871	\$9.61017	\$10.11400
58	\$8.64256	\$8.91166	\$9.19005	\$9.67572	\$10.16728	\$10.70413
59	\$9.13254	\$9.41910	\$9.71560	\$10.23309	\$10.75668	\$11.32869
60	\$9.65030	\$9.95544	\$10.27119	\$10.82257	\$11.38024	\$11.98970
61	\$10.19741	\$10.52232	\$10.85856	\$11.44601	\$12.03996	\$12.68927
62	\$10.77554	\$11.12147	\$11.47952	\$12.10536	\$12.73792	\$13.42966
63	\$11.40031	\$11.76997	\$12.15259	\$12.82199	\$13.49832	\$14.23815
64	\$12.06129	\$12.45628	\$12.86513	\$13.58104	\$14.30412	\$15.09531
65	\$12.76060	\$13.18261	\$13.61944	\$14.38502	\$15.15803	\$16.00408
66	\$13.50045	\$13.95130	\$14.41798	\$15.23660	\$16.06290	\$16.96755
67	\$14.28321	\$14.76480	\$15.26334	\$16.13860	\$17.02180	\$17.98903
68	\$15.54247	\$16.06391	\$16.60382	\$17.55281	\$18.51021	\$19.55929
69	\$16.91275	\$17.47731	\$18.06201	\$19.09095	\$20.12878	\$21.26662
70	\$18.40384	\$19.01508	\$19.64827	\$20.76388	\$21.88888	\$23.12298
71	\$20.05439	\$20.71708	\$21.40372	\$22.61497	\$23.83615	\$25.17653
72	\$21.85297	\$22.57142	\$23.31601	\$24.63109	\$25.95667	\$27.41246
73	\$23.78811	\$24.58056	\$25.40209	\$26.85572	\$28.32087	\$29.93142
74	\$25.89462	\$26.76853	\$27.67480	\$29.28126	\$30.90040	\$32.68186
75	\$28.18767	\$29.15127	\$30.15086	\$31.92588	\$33.71489	\$35.68503
76	\$30.68377	\$31.74609	\$32.84844	\$34.80935	\$36.78573	\$38.96417
77	\$33.40091	\$34.57189	\$35.78738	\$37.95325	\$40.13627	\$42.54463
78	\$36.02593	\$37.29162	\$38.60616	\$40.95294	\$43.31925	\$45.93386
79	\$38.85726	\$40.22531	\$41.64695	\$44.18972	\$46.75465	\$49.59308
80	\$41.91111	\$43.38978	\$44.92725	\$47.68232	\$50.46250	\$53.54380
81	\$45.20496	\$46.80320	\$48.46593	\$51.45096	\$54.46440	\$57.80926
82	\$48.75768	\$50.48514	\$52.28332	\$55.51746	\$58.78366	\$62.41451
83	\$52.24270	\$54.08748	\$56.00923	\$59.47109	\$62.96933	\$66.86639
84	\$55.97681	\$57.94687	\$60.00067	\$63.70628	\$67.45304	\$71.63581
85	\$59.97782	\$62.08163	\$64.27656	\$68.24307	\$72.25601	\$76.74543
86	\$64.26481	\$66.51143	\$68.85715	\$73.10295	\$77.40097	\$82.21950
87	\$68.85822	\$71.25732	\$73.76419	\$78.30892	\$82.91228	\$88.08402
88	\$72.09713	\$74.56679	\$77.14952	\$81.83309	\$86.58029	\$91.92945
89	\$75.48839	\$78.02996	\$80.69023	\$85.51585	\$90.41057	\$95.94275
90	\$79.03917	\$81.65398	\$84.39343	\$89.36435	\$94.41030	\$100.13126
91	\$82.75697	\$85.44631	\$88.26659	\$93.38604	\$98.58698	\$104.50263
92	\$86.64965	\$89.41477	\$92.31750	\$97.58872	\$102.94843	\$109.06483
93	\$89.37207	\$92.15120	\$95.07235	\$100.38007	\$105.78116	\$111.97307
94	\$92.18003	\$94.97138	\$97.90941	\$103.25125	\$108.69183	\$114.95886
95	\$95.07622	\$97.87787	\$100.83114	\$106.20455	\$111.68259	\$118.02426
96	\$98.06339	\$100.87331	\$103.84005	\$109.24233	\$114.75565	\$121.17141
97	\$101.14442	\$103.96043	\$106.93875	\$112.36700	\$117.91327	\$124.40247
98	\$103.68669	\$106.50570	\$109.49168	\$114.93824	\$120.50886	\$127.05625
99	\$105.77162	\$108.59177	\$111.58278	\$117.04230	\$122.63105	\$129.22456
100	\$107.47311	\$110.29331	\$113.28762	\$118.75636	\$124.35870	\$130.98881

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **No Inflation - Base - Reimbursement**

Annual Rates per \$30 of Monthly Benefit

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$3.44665	\$3.61814	\$3.67766	\$3.70906	\$3.74325	\$3.77518	\$3.80701
31	\$3.51658	\$3.69276	\$3.75361	\$3.78586	\$3.82097	\$3.85376	\$3.88645
32	\$3.58793	\$3.76892	\$3.83114	\$3.86426	\$3.90031	\$3.93398	\$3.96754
33	\$3.66073	\$3.84665	\$3.91027	\$3.94428	\$3.98129	\$4.01586	\$4.05033
34	\$3.73501	\$3.92598	\$3.99103	\$4.02596	\$4.06395	\$4.09945	\$4.13485
35	\$3.81079	\$4.00695	\$4.07345	\$4.10932	\$4.14833	\$4.18478	\$4.22113
36	\$3.97191	\$4.18009	\$4.25033	\$4.28818	\$4.32924	\$4.36772	\$4.40608
37	\$4.13985	\$4.36071	\$4.43489	\$4.47482	\$4.51805	\$4.55866	\$4.59914
38	\$4.31488	\$4.54913	\$4.62746	\$4.66958	\$4.71509	\$4.75793	\$4.80065
39	\$4.49732	\$4.74570	\$4.82839	\$4.87282	\$4.92072	\$4.96593	\$5.01100
40	\$4.68747	\$4.95076	\$5.03805	\$5.08490	\$5.13533	\$5.18302	\$5.23056
41	\$4.88565	\$5.16469	\$5.25681	\$5.30622	\$5.35929	\$5.40959	\$5.45974
42	\$5.09222	\$5.38785	\$5.48507	\$5.53717	\$5.59302	\$5.64607	\$5.69896
43	\$5.30752	\$5.62066	\$5.72325	\$5.77817	\$5.83694	\$5.89289	\$5.94867
44	\$5.53193	\$5.86353	\$5.97176	\$6.02966	\$6.09150	\$6.15050	\$6.20932
45	\$5.76582	\$6.11689	\$6.23107	\$6.29209	\$6.35716	\$6.41936	\$6.48138
46	\$6.07316	\$6.44825	\$6.57024	\$6.63510	\$6.70419	\$6.77039	\$6.83640
47	\$6.39689	\$6.79757	\$6.92787	\$6.99680	\$7.07016	\$7.14061	\$7.21085
48	\$6.73788	\$7.16580	\$7.30497	\$7.37823	\$7.45612	\$7.53108	\$7.60582
49	\$7.09704	\$7.55399	\$7.70260	\$7.78044	\$7.86314	\$7.94290	\$8.02242
50	\$7.47535	\$7.96320	\$8.12187	\$8.20458	\$8.29238	\$8.37724	\$8.46184
51	\$7.87382	\$8.39458	\$8.56396	\$8.65185	\$8.74505	\$8.83533	\$8.92533
52	\$8.29353	\$8.84933	\$9.03012	\$9.12349	\$9.22243	\$9.31846	\$9.41421
53	\$8.73562	\$9.32871	\$9.52165	\$9.62085	\$9.72587	\$9.82802	\$9.92986
54	\$9.20127	\$9.83406	\$10.03994	\$10.14532	\$10.25679	\$10.36544	\$10.47376
55	\$9.69174	\$10.36679	\$10.58644	\$10.69838	\$10.81670	\$10.93225	\$11.04745
56	\$10.26229	\$10.98223	\$11.21755	\$11.33674	\$11.46279	\$11.58598	\$11.70880
57	\$10.86643	\$11.63420	\$11.88629	\$12.01318	\$12.14748	\$12.27881	\$12.40974
58	\$11.50614	\$12.32487	\$12.59489	\$12.72999	\$12.87306	\$13.01306	\$13.15264
59	\$12.18350	\$13.05655	\$13.34574	\$13.48956	\$13.64198	\$13.79122	\$13.94002
60	\$12.90074	\$13.83167	\$14.14135	\$14.29446	\$14.45683	\$14.61592	\$14.77453
61	\$13.66021	\$14.65280	\$14.98439	\$15.14739	\$15.32035	\$15.48993	\$15.65900
62	\$14.46438	\$15.52267	\$15.87769	\$16.05121	\$16.23545	\$16.41620	\$16.59641
63	\$15.34553	\$16.47879	\$16.86119	\$17.04675	\$17.24401	\$17.43766	\$17.63074
64	\$16.28036	\$17.49381	\$17.90560	\$18.10404	\$18.31522	\$18.52269	\$18.72953
65	\$17.27213	\$18.57134	\$19.01472	\$19.22691	\$19.45298	\$19.67522	\$19.89680
66	\$18.32433	\$19.71524	\$20.19253	\$20.41943	\$20.66142	\$20.89948	\$21.13682
67	\$19.44062	\$20.92960	\$21.44330	\$21.68590	\$21.94493	\$22.19990	\$22.45411
68	\$21.13513	\$22.75296	\$23.31446	\$23.57753	\$23.85874	\$24.13587	\$24.41218
69	\$22.97735	\$24.73517	\$25.34891	\$25.63417	\$25.93945	\$26.24068	\$26.54101
70	\$24.98015	\$26.89006	\$27.56088	\$27.87021	\$28.20163	\$28.52904	\$28.85547
71	\$27.19548	\$29.27356	\$30.00777	\$30.34365	\$30.70395	\$31.06032	\$31.41562
72	\$29.60727	\$31.86832	\$32.67189	\$33.03661	\$33.42831	\$33.81620	\$34.20292
73	\$32.36243	\$34.86958	\$35.76459	\$36.16696	\$36.59934	\$37.02887	\$37.45712
74	\$35.37397	\$38.15348	\$39.15006	\$39.59392	\$40.07118	\$40.54677	\$41.02094
75	\$38.66576	\$41.74664	\$42.85599	\$43.34560	\$43.87237	\$44.39889	\$44.92383
76	\$42.26386	\$45.67820	\$46.91272	\$47.45276	\$48.03413	\$48.61697	\$49.19806
77	\$46.19680	\$49.98003	\$51.35345	\$51.94910	\$52.59069	\$53.23579	\$53.87895
78	\$49.90518	\$54.03018	\$55.53281	\$56.18093	\$56.88251	\$57.58894	\$58.29326
79	\$53.91125	\$58.40854	\$60.05229	\$60.75750	\$61.52458	\$62.29806	\$63.06922
80	\$58.23890	\$63.14170	\$64.93959	\$65.70687	\$66.54548	\$67.39225	\$68.23649
81	\$62.91394	\$68.25841	\$70.22463	\$71.05943	\$71.97612	\$72.90300	\$73.82711
82	\$67.96427	\$73.78976	\$75.93980	\$76.84801	\$77.84995	\$78.86437	\$79.87576
83	\$72.83401	\$79.12239	\$81.44392	\$82.42107	\$83.50844	\$84.61113	\$85.71051
84	\$78.05269	\$84.84040	\$87.34698	\$88.39829	\$89.57822	\$90.77664	\$91.97147
85	\$83.64529	\$90.97164	\$93.67790	\$94.80899	\$96.08918	\$97.39142	\$98.68977
86	\$89.63861	\$97.54597	\$100.46768	\$101.68459	\$103.07339	\$104.48823	\$105.89884
87	\$96.06136	\$104.59541	\$107.74958	\$109.05881	\$110.56524	\$112.10218	\$113.63451
88	\$100.19572	\$109.08314	\$112.35649	\$113.71149	\$115.29076	\$116.90512	\$118.51464
89	\$104.50802	\$113.76342	\$117.16037	\$118.56266	\$120.21825	\$121.91384	\$123.60435
90	\$109.00591	\$118.64451	\$122.16964	\$123.62079	\$125.35634	\$127.13716	\$128.91265
91	\$113.69738	\$123.73502	\$127.39308	\$128.89471	\$130.71403	\$132.58427	\$134.44891
92	\$118.59078	\$129.04395	\$132.83986	\$134.39363	\$136.30070	\$138.26476	\$140.22293
93	\$121.63658	\$132.30030	\$136.15417	\$137.72789	\$139.68380	\$141.70285	\$143.71585
94	\$124.76061	\$135.63882	\$139.55117	\$141.14488	\$143.15086	\$145.22642	\$147.29577
95	\$127.96488	\$139.06159	\$143.03292	\$144.64664	\$146.70398	\$148.83762	\$150.96487
96	\$131.25145	\$142.57073	\$146.60155	\$148.23527	\$150.34530	\$152.53862	\$154.72537
97	\$134.62242	\$146.16842	\$150.25920	\$151.91294	\$154.07699	\$156.33164	\$158.57953
98	\$137.38846	\$149.11920	\$153.25834	\$154.92807	\$157.13645	\$159.44151	\$161.73967
99	\$139.64676	\$151.52748	\$155.70553	\$157.38805	\$159.63261	\$161.97890	\$164.31816
100	\$141.48310	\$153.48521	\$157.69455	\$159.38728	\$161.66126	\$164.04111	\$166.41384

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Convertible Inflation Protection - Reimbursement - Rider Premium**

Annual Rates per \$30 of Monthly Benefit						
	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$2.62396	\$2.72655	\$2.92745	\$3.12172	\$3.36416	\$3.56445
31	\$2.62896	\$2.73161	\$2.93293	\$3.12761	\$3.37047	\$3.57106
32	\$2.63368	\$2.73635	\$2.93806	\$3.13315	\$3.37637	\$3.57725
33	\$2.63811	\$2.74078	\$2.94285	\$3.13832	\$3.38187	\$3.58300
34	\$2.64223	\$2.74489	\$2.94730	\$3.14310	\$3.38695	\$3.58829
35	\$2.64605	\$2.74867	\$2.95138	\$3.14750	\$3.39159	\$3.59310
36	\$2.59239	\$2.69230	\$2.89134	\$3.08392	\$3.32312	\$3.52055
37	\$2.53982	\$2.63708	\$2.83252	\$3.02163	\$3.25603	\$3.44946
38	\$2.48831	\$2.58299	\$2.77490	\$2.96060	\$3.19029	\$3.37980
39	\$2.43785	\$2.53002	\$2.71845	\$2.90080	\$3.12588	\$3.31155
40	\$2.38841	\$2.47813	\$2.66315	\$2.84220	\$3.06277	\$3.24468
41	\$2.33997	\$2.42730	\$2.60897	\$2.78479	\$3.00094	\$3.17916
42	\$2.29252	\$2.37752	\$2.55589	\$2.72854	\$2.94035	\$3.11497
43	\$2.24602	\$2.32876	\$2.50390	\$2.67343	\$2.88099	\$3.05207
44	\$2.20048	\$2.28099	\$2.45296	\$2.61943	\$2.82282	\$2.99044
45	\$2.15585	\$2.23421	\$2.40306	\$2.56652	\$2.76583	\$2.93005
46	\$2.00910	\$2.07881	\$2.23648	\$2.38920	\$2.57331	\$2.72451
47	\$1.87235	\$1.93422	\$2.08145	\$2.22413	\$2.39418	\$2.53339
48	\$1.74490	\$1.79968	\$1.93716	\$2.07046	\$2.22753	\$2.35568
49	\$1.62612	\$1.67450	\$1.80288	\$1.92741	\$2.07247	\$2.19043
50	\$1.51543	\$1.55803	\$1.67790	\$1.79425	\$1.92821	\$2.03678
51	\$1.41228	\$1.44966	\$1.56159	\$1.67028	\$1.79399	\$1.89390
52	\$1.31615	\$1.34883	\$1.45334	\$1.55488	\$1.66911	\$1.76104
53	\$1.22656	\$1.25501	\$1.35259	\$1.44745	\$1.55293	\$1.63751
54	\$1.14307	\$1.16772	\$1.25883	\$1.34745	\$1.44483	\$1.52264
55	\$1.06526	\$1.08650	\$1.17157	\$1.25435	\$1.34426	\$1.41583
56	\$0.97278	\$0.99457	\$1.06950	\$1.14241	\$1.22334	\$1.28826
57	\$0.88833	\$0.91041	\$0.97631	\$1.04045	\$1.11331	\$1.17218
58	\$0.81121	\$0.83337	\$0.89125	\$0.94760	\$1.01316	\$1.06656
59	\$0.74078	\$0.76286	\$0.81360	\$0.86303	\$0.92203	\$0.97046
60	\$0.67647	\$0.69831	\$0.74271	\$0.78601	\$0.83909	\$0.88302
61	\$0.61774	\$0.63922	\$0.67800	\$0.71586	\$0.76362	\$0.80346
62	\$0.56411	\$0.58513	\$0.61893	\$0.65197	\$0.69493	\$0.73106
63	\$0.59477	\$0.61723	\$0.65335	\$0.68867	\$0.73457	\$0.77318
64	\$0.62709	\$0.65110	\$0.68968	\$0.72744	\$0.77648	\$0.81772
65	\$0.66117	\$0.68682	\$0.72804	\$0.76840	\$0.82077	\$0.86483
66	\$0.69711	\$0.72450	\$0.76852	\$0.81166	\$0.86759	\$0.91466
67	\$0.73499	\$0.76425	\$0.81126	\$0.85735	\$0.91708	\$0.96735
68	\$0.80177	\$0.83345	\$0.88433	\$0.93426	\$0.99892	\$1.05337
69	\$0.87463	\$0.90892	\$0.96399	\$1.01807	\$1.08807	\$1.14703
70	\$0.95410	\$0.99122	\$1.05082	\$1.10940	\$1.18517	\$1.24903
71	\$1.04079	\$1.08097	\$1.14547	\$1.20893	\$1.29094	\$1.36009
72	\$1.13536	\$1.17885	\$1.24865	\$1.31738	\$1.40614	\$1.48103
73	\$1.23065	\$1.27851	\$1.35538	\$1.43112	\$1.52886	\$1.61143
74	\$1.33393	\$1.38660	\$1.47123	\$1.55468	\$1.66230	\$1.75330
75	\$1.44588	\$1.50382	\$1.59699	\$1.68890	\$1.80737	\$1.90767
76	\$1.56723	\$1.63095	\$1.73350	\$1.83472	\$1.96511	\$2.07563
77	\$1.69876	\$1.76883	\$1.88167	\$1.99312	\$2.13662	\$2.25838
78	\$1.83145	\$1.90717	\$2.02895	\$2.14924	\$2.30412	\$2.43566
79	\$1.97451	\$2.05633	\$2.18776	\$2.31759	\$2.48474	\$2.62686
80	\$2.12875	\$2.21715	\$2.35899	\$2.49912	\$2.67953	\$2.83306
81	\$2.29503	\$2.39055	\$2.54363	\$2.69487	\$2.88959	\$3.05545
82	\$2.47430	\$2.57751	\$2.74272	\$2.90596	\$3.11611	\$3.29530
83	\$2.65445	\$2.76499	\$2.94143	\$3.11559	\$3.33991	\$3.53126
84	\$2.84772	\$2.96610	\$3.15454	\$3.34035	\$3.57978	\$3.78412

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Convertible Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$3.69959	\$3.84236	\$3.96638	\$4.22075	\$4.46915	\$4.74148
31	\$3.70651	\$3.84956	\$3.97368	\$4.22857	\$4.47739	\$4.75017
32	\$3.71298	\$3.85631	\$3.98047	\$4.23585	\$4.48505	\$4.75825
33	\$3.71899	\$3.86257	\$3.98675	\$4.24259	\$4.49212	\$4.76570
34	\$3.72453	\$3.86833	\$3.99252	\$4.24878	\$4.49859	\$4.77248
35	\$3.72958	\$3.87356	\$3.99774	\$4.25436	\$4.50442	\$4.77858
36	\$3.65458	\$3.79597	\$3.91706	\$4.16906	\$4.41420	\$4.68302
37	\$3.58109	\$3.71994	\$3.83800	\$4.08546	\$4.32579	\$4.58936
38	\$3.50908	\$3.64543	\$3.76054	\$4.00354	\$4.23916	\$4.49758
39	\$3.43851	\$3.57242	\$3.68464	\$3.92327	\$4.15425	\$4.40763
40	\$3.36937	\$3.50086	\$3.61027	\$3.84460	\$4.07105	\$4.31949
41	\$3.30161	\$3.43074	\$3.53741	\$3.76751	\$3.98951	\$4.23310
42	\$3.23522	\$3.36202	\$3.46601	\$3.69197	\$3.90961	\$4.14845
43	\$3.17016	\$3.29468	\$3.39606	\$3.61794	\$3.83130	\$4.06548
44	\$3.10641	\$3.22869	\$3.32752	\$3.54540	\$3.75457	\$3.98418
45	\$3.04394	\$3.16402	\$3.26036	\$3.47431	\$3.67937	\$3.90450
46	\$2.83084	\$2.94288	\$3.02902	\$3.22845	\$3.41785	\$3.62599
47	\$2.63267	\$2.73719	\$2.81409	\$2.99999	\$3.17493	\$3.36735
48	\$2.44836	\$2.54587	\$2.61441	\$2.78770	\$2.94927	\$3.12716
49	\$2.27696	\$2.36793	\$2.42890	\$2.59043	\$2.73964	\$2.90410
50	\$2.11756	\$2.20243	\$2.25655	\$2.40712	\$2.54492	\$2.69695
51	\$1.96932	\$2.04849	\$2.09644	\$2.23678	\$2.36404	\$2.50458
52	\$1.83145	\$1.90532	\$1.94768	\$2.07849	\$2.19601	\$2.32593
53	\$1.70324	\$1.77215	\$1.80948	\$1.93141	\$2.03993	\$2.16002
54	\$1.58400	\$1.64829	\$1.68108	\$1.79473	\$1.89494	\$2.00594
55	\$1.47311	\$1.53308	\$1.56180	\$1.66773	\$1.76025	\$1.86286
56	\$1.33877	\$1.39162	\$1.42035	\$1.51398	\$1.59727	\$1.68947
57	\$1.21669	\$1.26322	\$1.29172	\$1.37440	\$1.44937	\$1.53221
58	\$1.10573	\$1.14666	\$1.17473	\$1.24769	\$1.31517	\$1.38959
59	\$1.00490	\$1.04085	\$1.06834	\$1.13266	\$1.19340	\$1.26025
60	\$0.91326	\$0.94481	\$0.97159	\$1.02823	\$1.08290	\$1.14295
61	\$0.82998	\$0.85764	\$0.88359	\$0.93344	\$0.98263	\$1.03656
62	\$0.75429	\$0.77850	\$0.80357	\$0.84738	\$0.89165	\$0.94008
63	\$0.79802	\$0.82390	\$0.85068	\$0.89754	\$0.94488	\$0.99667
64	\$0.84429	\$0.87194	\$0.90056	\$0.95068	\$1.00129	\$1.05667
65	\$0.89324	\$0.92278	\$0.95336	\$1.00695	\$1.06106	\$1.12029
66	\$0.94503	\$0.97659	\$1.00926	\$1.06656	\$1.12441	\$1.18773
67	\$0.99982	\$1.03354	\$1.06843	\$1.12970	\$1.19153	\$1.25923
68	\$1.08858	\$1.12511	\$1.16291	\$1.22938	\$1.29644	\$1.36991
69	\$1.18521	\$1.22478	\$1.26575	\$1.33786	\$1.41059	\$1.49033
70	\$1.29043	\$1.33329	\$1.37768	\$1.45591	\$1.53480	\$1.62132
71	\$1.40499	\$1.45141	\$1.49952	\$1.58438	\$1.66993	\$1.76383
72	\$1.52971	\$1.58000	\$1.63212	\$1.72418	\$1.81697	\$1.91887
73	\$1.66517	\$1.72064	\$1.77815	\$1.87990	\$1.98246	\$2.09520
74	\$1.81262	\$1.87380	\$1.93724	\$2.04969	\$2.16303	\$2.28773
75	\$1.97314	\$2.04059	\$2.11056	\$2.23482	\$2.36005	\$2.49795
76	\$2.14786	\$2.22223	\$2.29939	\$2.43666	\$2.57500	\$2.72749
77	\$2.33806	\$2.42003	\$2.50512	\$2.65673	\$2.80954	\$2.97812
78	\$2.52181	\$2.61041	\$2.70243	\$2.86671	\$3.03235	\$3.21537
79	\$2.72001	\$2.81577	\$2.91529	\$3.09328	\$3.27283	\$3.47151
80	\$2.93378	\$3.03728	\$3.14491	\$3.33776	\$3.53238	\$3.74807
81	\$3.16435	\$3.27622	\$3.39261	\$3.60157	\$3.81251	\$4.04665
82	\$3.41304	\$3.53396	\$3.65983	\$3.88622	\$4.11486	\$4.36902
83	\$3.65699	\$3.78612	\$3.92064	\$4.16297	\$4.40786	\$4.68065
84	\$3.91838	\$4.05628	\$4.20004	\$4.45944	\$4.72172	\$5.01451

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Convertible Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$5.13969	\$5.56117	\$5.68703	\$5.75421	\$5.83574	\$5.91263	\$5.98928
31	\$5.14903	\$5.57129	\$5.69754	\$5.76478	\$5.84646	\$5.92349	\$6.00028
32	\$5.15768	\$5.58066	\$5.70727	\$5.77456	\$5.85637	\$5.93354	\$6.01047
33	\$5.16562	\$5.58925	\$5.71620	\$5.78352	\$5.86547	\$5.94275	\$6.01980
34	\$5.17283	\$5.59704	\$5.72431	\$5.79165	\$5.87372	\$5.95110	\$6.02825
35	\$5.17929	\$5.60399	\$5.73159	\$5.79893	\$5.88109	\$5.95856	\$6.03580
36	\$5.07549	\$5.49184	\$5.61576	\$5.68098	\$5.76101	\$5.83661	\$5.91199
37	\$4.97377	\$5.38194	\$5.50227	\$5.56544	\$5.64337	\$5.71715	\$5.79072
38	\$4.87409	\$5.27424	\$5.39108	\$5.45224	\$5.52814	\$5.60014	\$5.67193
39	\$4.77641	\$5.16869	\$5.28213	\$5.34135	\$5.41526	\$5.48553	\$5.55559
40	\$4.68068	\$5.06526	\$5.17538	\$5.23271	\$5.30469	\$5.37326	\$5.44162
41	\$4.58687	\$4.96389	\$5.07079	\$5.12628	\$5.19637	\$5.26329	\$5.33000
42	\$4.49495	\$4.86455	\$4.96832	\$5.02201	\$5.09027	\$5.15557	\$5.22067
43	\$4.40486	\$4.76720	\$4.86791	\$4.91987	\$4.98633	\$5.05005	\$5.11358
44	\$4.31658	\$4.67180	\$4.76954	\$4.81980	\$4.88452	\$4.94669	\$5.00868
45	\$4.23007	\$4.57831	\$4.67315	\$4.72177	\$4.78478	\$4.84545	\$4.90594
46	\$3.92550	\$4.24826	\$4.33351	\$4.37655	\$4.43453	\$4.49050	\$4.54630
47	\$3.64286	\$3.94200	\$4.01856	\$4.05657	\$4.10991	\$4.16155	\$4.21303
48	\$3.38057	\$3.65782	\$3.72649	\$3.75998	\$3.80906	\$3.85669	\$3.90419
49	\$3.13716	\$3.39412	\$3.45565	\$3.48508	\$3.53023	\$3.57417	\$3.61799
50	\$2.91129	\$3.14944	\$3.20450	\$3.23028	\$3.27181	\$3.31235	\$3.35276
51	\$2.70167	\$2.92239	\$2.97160	\$2.99410	\$3.03231	\$3.06970	\$3.10699
52	\$2.50715	\$2.71172	\$2.75563	\$2.77520	\$2.81034	\$2.84483	\$2.87922
53	\$2.32663	\$2.51623	\$2.55535	\$2.57229	\$2.60462	\$2.63644	\$2.66816
54	\$2.15911	\$2.33483	\$2.36963	\$2.38423	\$2.41396	\$2.44330	\$2.47257
55	\$2.00365	\$2.16651	\$2.19741	\$2.20991	\$2.23725	\$2.26432	\$2.29131
56	\$1.81751	\$1.96312	\$1.99353	\$2.00635	\$2.03092	\$2.05521	\$2.07943
57	\$1.64866	\$1.77883	\$1.80856	\$1.82155	\$1.84362	\$1.86542	\$1.88715
58	\$1.49549	\$1.61183	\$1.64075	\$1.65376	\$1.67359	\$1.69315	\$1.71265
59	\$1.35656	\$1.46052	\$1.48852	\$1.50143	\$1.51924	\$1.53679	\$1.55428
60	\$1.23053	\$1.32341	\$1.35041	\$1.36313	\$1.37913	\$1.39487	\$1.41056
61	\$1.11621	\$1.19917	\$1.22511	\$1.23757	\$1.25194	\$1.26605	\$1.28012
62	\$1.01251	\$1.08659	\$1.11144	\$1.12358	\$1.13648	\$1.14913	\$1.16175
63	\$1.07419	\$1.15352	\$1.18028	\$1.19327	\$1.20708	\$1.22064	\$1.23415
64	\$1.13963	\$1.22457	\$1.25339	\$1.26728	\$1.28207	\$1.29659	\$1.31107
65	\$1.20905	\$1.29999	\$1.33103	\$1.34588	\$1.36171	\$1.37727	\$1.39278
66	\$1.28270	\$1.38007	\$1.41348	\$1.42936	\$1.44630	\$1.46297	\$1.47958
67	\$1.36084	\$1.46507	\$1.50103	\$1.51801	\$1.53615	\$1.55400	\$1.57179
68	\$1.48028	\$1.59360	\$1.63292	\$1.65135	\$1.67105	\$1.69046	\$1.70981
69	\$1.61021	\$1.73340	\$1.77641	\$1.79640	\$1.81780	\$1.83890	\$1.85995
70	\$1.75154	\$1.88546	\$1.93250	\$1.95419	\$1.97743	\$2.00038	\$2.02327
71	\$1.90528	\$2.05087	\$2.10230	\$2.12583	\$2.15108	\$2.17604	\$2.20094
72	\$2.07251	\$2.23078	\$2.28703	\$2.31256	\$2.33998	\$2.36713	\$2.39420
73	\$2.26537	\$2.44087	\$2.50352	\$2.53169	\$2.56195	\$2.59202	\$2.62200
74	\$2.47618	\$2.67074	\$2.74050	\$2.77157	\$2.80498	\$2.83827	\$2.87146
75	\$2.70661	\$2.92226	\$2.99992	\$3.03419	\$3.07107	\$3.10792	\$3.14467
76	\$2.95847	\$3.19747	\$3.28389	\$3.32170	\$3.36239	\$3.40319	\$3.44387
77	\$3.23378	\$3.49860	\$3.59474	\$3.63644	\$3.68135	\$3.72651	\$3.77153
78	\$3.49337	\$3.78211	\$3.88730	\$3.93267	\$3.98178	\$4.03123	\$4.08053
79	\$3.77379	\$4.08860	\$4.20366	\$4.25303	\$4.30672	\$4.36087	\$4.41485
80	\$4.07673	\$4.41992	\$4.54577	\$4.59948	\$4.65819	\$4.71746	\$4.77655
81	\$4.40398	\$4.77809	\$4.91573	\$4.97416	\$5.03833	\$5.10321	\$5.16790
82	\$4.75750	\$5.16528	\$5.31579	\$5.37936	\$5.44950	\$5.52051	\$5.59130
83	\$5.09838	\$5.53857	\$5.70108	\$5.76948	\$5.84560	\$5.92278	\$5.99973
84	\$5.46369	\$5.93883	\$6.11429	\$6.18788	\$6.27048	\$6.35437	\$6.43800

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$10.95465	\$11.39605	\$12.23184	\$12.85242	\$13.67584	\$14.38849
31	\$11.03656	\$11.48114	\$12.32322	\$12.94815	\$13.77736	\$14.49503
32	\$11.11890	\$11.56667	\$12.41505	\$13.04436	\$13.87934	\$14.60207
33	\$11.20167	\$11.65262	\$12.50733	\$13.14103	\$13.98181	\$14.70960
34	\$11.28486	\$11.73901	\$12.60008	\$13.23816	\$14.08475	\$14.81762
35	\$11.36846	\$11.82582	\$12.69328	\$13.33576	\$14.18815	\$14.92611
36	\$11.43087	\$11.89152	\$12.76670	\$13.41475	\$14.27419	\$15.01834
37	\$11.49363	\$11.95758	\$12.84055	\$13.49420	\$14.36074	\$15.11115
38	\$11.55672	\$12.02401	\$12.91482	\$13.57413	\$14.44783	\$15.20453
39	\$11.62017	\$12.09081	\$12.98953	\$13.65452	\$14.53544	\$15.29848
40	\$11.68396	\$12.15798	\$13.06466	\$13.73540	\$14.62358	\$15.39302
41	\$11.74811	\$12.22552	\$13.14023	\$13.81675	\$14.71226	\$15.48814
42	\$11.81260	\$12.29344	\$13.21624	\$13.89859	\$14.80147	\$15.58384
43	\$11.87745	\$12.36173	\$13.29269	\$13.98091	\$14.89122	\$15.68014
44	\$11.94266	\$12.43040	\$13.36958	\$14.06371	\$14.98152	\$15.77704
45	\$12.00822	\$12.49946	\$13.44691	\$14.14701	\$15.07237	\$15.87453
46	\$12.11989	\$12.61575	\$13.57394	\$14.28065	\$15.21441	\$16.02440
47	\$12.23259	\$12.73313	\$13.70217	\$14.41556	\$15.35778	\$16.17569
48	\$12.34634	\$12.85160	\$13.83161	\$14.55174	\$15.50251	\$16.32840
49	\$12.46115	\$12.97117	\$13.96227	\$14.68921	\$15.64860	\$16.48256
50	\$12.57702	\$13.09185	\$14.09417	\$14.82798	\$15.79606	\$16.63817
51	\$12.69398	\$13.21365	\$14.22731	\$14.96805	\$15.94492	\$16.79525
52	\$12.81202	\$13.33659	\$14.36171	\$15.10945	\$16.09518	\$16.95382
53	\$12.93116	\$13.46067	\$14.49738	\$15.25219	\$16.24685	\$17.11388
54	\$13.05141	\$13.58591	\$14.63433	\$15.39627	\$16.39995	\$17.27545
55	\$13.17277	\$13.71231	\$14.77258	\$15.54172	\$16.55450	\$17.43855
56	\$13.18639	\$13.72480	\$14.78705	\$15.55421	\$16.56250	\$17.44345
57	\$13.20002	\$13.73730	\$14.80154	\$15.56670	\$16.57050	\$17.44836
58	\$13.21367	\$13.74981	\$14.81604	\$15.57921	\$16.57851	\$17.45327
59	\$13.22733	\$13.76233	\$14.83056	\$15.59173	\$16.58652	\$17.45818
60	\$13.24101	\$13.77487	\$14.84509	\$15.60426	\$16.59453	\$17.46309
61	\$13.25470	\$13.78741	\$14.85963	\$15.61679	\$16.60255	\$17.46800
62	\$13.26840	\$13.79997	\$14.87419	\$15.62934	\$16.61057	\$17.47291
63	\$13.25523	\$13.78344	\$14.85781	\$15.60731	\$16.57954	\$17.43555
64	\$13.24208	\$13.76692	\$14.84146	\$15.58532	\$16.54858	\$17.39828
65	\$13.22894	\$13.75043	\$14.82512	\$15.56336	\$16.51767	\$17.36108
66	\$13.21581	\$13.73395	\$14.80879	\$15.54142	\$16.48682	\$17.32396
67	\$13.20269	\$13.71750	\$14.79249	\$15.51952	\$16.45602	\$17.28692
68	\$13.23690	\$13.74885	\$14.82949	\$15.55088	\$16.47786	\$17.30292
69	\$13.27120	\$13.78027	\$14.86658	\$15.58231	\$16.49972	\$17.31894
70	\$13.30559	\$13.81176	\$14.90376	\$15.61379	\$16.52162	\$17.33497
71	\$13.34007	\$13.84332	\$14.94104	\$15.64535	\$16.54354	\$17.35102
72	\$13.37464	\$13.87496	\$14.97841	\$15.67696	\$16.56549	\$17.36708
73	\$13.57266	\$14.07542	\$15.20283	\$15.90344	\$16.79097	\$17.59576
74	\$13.77362	\$14.27878	\$15.43062	\$16.13319	\$17.01953	\$17.82746
75	\$13.97755	\$14.48507	\$15.66181	\$16.36626	\$17.25119	\$18.06220
76	\$14.18450	\$14.69435	\$15.89647	\$16.60270	\$17.48601	\$18.30004
77	\$14.39451	\$14.90665	\$16.13465	\$16.84255	\$17.72402	\$18.54101
78	\$14.36595	\$14.86321	\$16.09194	\$16.77493	\$17.61980	\$18.41012
79	\$14.33745	\$14.81989	\$16.04935	\$16.70757	\$17.51619	\$18.28014
80	\$14.30901	\$14.77670	\$16.00687	\$16.64049	\$17.41319	\$18.15109
81	\$14.28062	\$14.73364	\$15.96450	\$16.57368	\$17.31080	\$18.02295
82	\$14.25229	\$14.69070	\$15.92224	\$16.50713	\$17.20901	\$17.89571
83	\$14.24556	\$14.66085	\$15.89084	\$16.43851	\$17.08686	\$17.73231
84	\$14.23883	\$14.63106	\$15.85951	\$16.37018	\$16.96558	\$17.57039

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

Issue Age	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$14.84050	\$15.31128	\$15.72139	\$16.62624	\$17.40008	\$18.32062
31	\$14.95027	\$15.42438	\$15.83722	\$16.74859	\$17.52770	\$18.45469
32	\$15.06055	\$15.53798	\$15.95354	\$16.87146	\$17.65585	\$18.58929
33	\$15.17133	\$15.65209	\$16.07036	\$16.99486	\$17.78452	\$18.72443
34	\$15.28260	\$15.76669	\$16.18769	\$17.11877	\$17.91370	\$18.86008
35	\$15.39436	\$15.88178	\$16.30550	\$17.24318	\$18.04339	\$18.99624
36	\$15.49061	\$15.98205	\$16.40865	\$17.35451	\$18.15982	\$19.11880
37	\$15.58747	\$16.08295	\$16.51245	\$17.46655	\$18.27700	\$19.24215
38	\$15.68493	\$16.18449	\$16.61691	\$17.57932	\$18.39493	\$19.36630
39	\$15.78300	\$16.28667	\$16.72203	\$17.69282	\$18.51363	\$19.49124
40	\$15.88169	\$16.38950	\$16.82781	\$17.80705	\$18.63309	\$19.61700
41	\$15.98099	\$16.49297	\$16.93427	\$17.92202	\$18.75332	\$19.74356
42	\$16.08091	\$16.59710	\$17.04140	\$18.03773	\$18.87433	\$19.87094
43	\$16.18146	\$16.70188	\$17.14920	\$18.15419	\$18.99612	\$19.99915
44	\$16.28263	\$16.80733	\$17.25769	\$18.27139	\$19.11869	\$20.12818
45	\$16.38444	\$16.91344	\$17.36686	\$18.38936	\$19.24206	\$20.25804
46	\$16.53996	\$17.07406	\$17.53061	\$18.56450	\$19.42340	\$20.44765
47	\$16.69695	\$17.23620	\$17.69591	\$18.74131	\$19.60645	\$20.63904
48	\$16.85543	\$17.39988	\$17.86277	\$18.91981	\$19.79122	\$20.83222
49	\$17.01542	\$17.56512	\$18.03120	\$19.10000	\$19.97773	\$21.02720
50	\$17.17692	\$17.73192	\$18.20121	\$19.28191	\$20.16600	\$21.22401
51	\$17.33996	\$17.90031	\$18.37283	\$19.46556	\$20.35605	\$21.42267
52	\$17.50454	\$18.07030	\$18.54607	\$19.65095	\$20.54789	\$21.62318
53	\$17.67069	\$18.24190	\$18.72094	\$19.83811	\$20.74153	\$21.82557
54	\$17.83841	\$18.41513	\$18.89747	\$20.02705	\$20.93700	\$22.02985
55	\$18.00773	\$18.59001	\$19.07565	\$20.21779	\$21.13431	\$22.23605
56	\$18.01168	\$18.59179	\$19.07299	\$20.21398	\$21.12421	\$22.22134
57	\$18.01562	\$18.59356	\$19.07032	\$20.21018	\$21.11411	\$22.20665
58	\$18.01957	\$18.59534	\$19.06766	\$20.20637	\$21.10402	\$22.19196
59	\$18.02351	\$18.59711	\$19.06499	\$20.20256	\$21.09393	\$22.17728
60	\$18.02746	\$18.59889	\$19.06233	\$20.19876	\$21.08385	\$22.16262
61	\$18.03141	\$18.60066	\$19.05966	\$20.19495	\$21.07377	\$22.14796
62	\$18.03536	\$18.60244	\$19.05700	\$20.19115	\$21.06370	\$22.13331
63	\$17.99543	\$18.55813	\$19.00494	\$20.13529	\$20.99643	\$22.05726
64	\$17.95560	\$18.51392	\$18.95303	\$20.07959	\$20.92938	\$21.98147
65	\$17.91585	\$18.46983	\$18.90126	\$20.02404	\$20.86254	\$21.90593
66	\$17.87618	\$18.42583	\$18.84963	\$19.96864	\$20.79591	\$21.83066
67	\$17.83661	\$18.38194	\$18.79814	\$19.91340	\$20.72950	\$21.75565
68	\$17.85095	\$18.39206	\$18.79790	\$19.91238	\$20.71377	\$21.72934
69	\$17.86529	\$18.40219	\$18.79765	\$19.91135	\$20.69805	\$21.70307
70	\$17.87965	\$18.41232	\$18.79741	\$19.91033	\$20.68235	\$21.67683
71	\$17.89402	\$18.42246	\$18.79716	\$19.90930	\$20.66665	\$21.65062
72	\$17.90840	\$18.43260	\$18.79692	\$19.90828	\$20.65097	\$21.62444
73	\$18.14274	\$18.66828	\$19.02172	\$20.14749	\$20.87554	\$21.84384
74	\$18.38014	\$18.90698	\$19.24921	\$20.38958	\$21.10255	\$22.06546
75	\$18.62065	\$19.14873	\$19.47942	\$20.63458	\$21.33203	\$22.28933
76	\$18.86431	\$19.39357	\$19.71239	\$20.88252	\$21.56401	\$22.51547
77	\$19.11115	\$19.64154	\$19.94814	\$21.13344	\$21.79851	\$22.74390
78	\$18.96693	\$19.47822	\$19.75135	\$20.91408	\$21.52822	\$22.43371
79	\$18.82380	\$19.31626	\$19.55649	\$20.69700	\$21.26128	\$22.12775
80	\$18.68175	\$19.15564	\$19.36356	\$20.48217	\$20.99765	\$21.82597
81	\$18.54077	\$18.99637	\$19.17253	\$20.26957	\$20.73729	\$21.52830
82	\$18.40085	\$18.83841	\$18.98339	\$20.05918	\$20.48016	\$21.23469
83	\$18.21482	\$18.62258	\$18.72031	\$19.75405	\$20.12085	\$20.90440
84	\$18.03067	\$18.40922	\$18.46087	\$19.45356	\$19.76785	\$20.57925

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$19.57008	\$20.90510	\$21.23341	\$21.43790	\$21.70568	\$21.96776	\$22.22906
31	\$19.71265	\$21.05689	\$21.38744	\$21.59327	\$21.86291	\$22.12685	\$22.38999
32	\$19.85576	\$21.20922	\$21.54202	\$21.74918	\$22.02069	\$22.28649	\$22.55149
33	\$19.99940	\$21.36210	\$21.69715	\$21.90563	\$22.17902	\$22.44668	\$22.71354
34	\$20.14356	\$21.51551	\$21.85280	\$22.06261	\$22.33788	\$22.60740	\$22.87611
35	\$20.28823	\$21.66942	\$22.00898	\$22.22010	\$22.49725	\$22.76863	\$23.03920
36	\$20.41618	\$21.80296	\$22.13956	\$22.35087	\$22.62910	\$22.90179	\$23.17367
37	\$20.54494	\$21.93732	\$22.27091	\$22.48242	\$22.76173	\$23.03574	\$23.30892
38	\$20.67450	\$22.07251	\$22.40303	\$22.61473	\$22.89513	\$23.17046	\$23.44497
39	\$20.80489	\$22.20853	\$22.53595	\$22.74783	\$23.02932	\$23.30597	\$23.58181
40	\$20.93610	\$22.34539	\$22.66965	\$22.88171	\$23.16429	\$23.44228	\$23.71944
41	\$21.06813	\$22.48309	\$22.80414	\$23.01637	\$23.30005	\$23.57938	\$23.85788
42	\$21.20100	\$22.62164	\$22.93944	\$23.15183	\$23.43661	\$23.71729	\$23.99713
43	\$21.33470	\$22.76105	\$23.07553	\$23.28809	\$23.57396	\$23.85600	\$24.13719
44	\$21.46925	\$22.90131	\$23.21244	\$23.42515	\$23.71213	\$23.99552	\$24.27807
45	\$21.60465	\$23.04244	\$23.35015	\$23.56301	\$23.85110	\$24.13586	\$24.41977
46	\$21.80208	\$23.24888	\$23.55921	\$23.77273	\$24.06311	\$24.35037	\$24.63676
47	\$22.00131	\$23.45717	\$23.77014	\$23.98433	\$24.27701	\$24.56678	\$24.85568
48	\$22.20236	\$23.66732	\$23.98296	\$24.19780	\$24.49281	\$24.78511	\$25.07654
49	\$22.40524	\$23.87936	\$24.19768	\$24.41318	\$24.71053	\$25.00539	\$25.29936
50	\$22.60998	\$24.09330	\$24.41433	\$24.63047	\$24.93019	\$25.22762	\$25.52417
51	\$22.81660	\$24.30915	\$24.63292	\$24.84969	\$25.15179	\$25.45183	\$25.75097
52	\$23.02510	\$24.52694	\$24.85346	\$25.07087	\$25.37537	\$25.67803	\$25.97979
53	\$23.23550	\$24.74668	\$25.07598	\$25.29401	\$25.60093	\$25.90624	\$26.21064
54	\$23.44783	\$24.96839	\$25.30049	\$25.51915	\$25.82850	\$26.13648	\$26.44354
55	\$23.66210	\$25.19208	\$25.52701	\$25.74628	\$26.05809	\$26.36877	\$26.67851
56	\$23.63766	\$25.16051	\$25.49565	\$25.71311	\$26.02474	\$26.33542	\$26.64516
57	\$23.61325	\$25.12897	\$25.46432	\$25.67998	\$25.99144	\$26.30211	\$26.61186
58	\$23.58886	\$25.09748	\$25.43304	\$25.64689	\$25.95818	\$26.26885	\$26.57859
59	\$23.56449	\$25.06602	\$25.40179	\$25.61385	\$25.92496	\$26.23563	\$26.54537
60	\$23.54015	\$25.03460	\$25.37058	\$25.58085	\$25.89178	\$26.20245	\$26.51219
61	\$23.51584	\$25.00323	\$25.33941	\$25.54789	\$25.85864	\$26.16931	\$26.47905
62	\$23.49155	\$24.97189	\$25.30828	\$25.51497	\$25.82555	\$26.13622	\$26.44595
63	\$23.39892	\$24.86432	\$25.19867	\$25.40205	\$25.71154	\$26.02133	\$26.33019
64	\$23.30665	\$24.75720	\$25.08953	\$25.28962	\$25.59803	\$25.90694	\$26.21493
65	\$23.21474	\$24.65055	\$24.98086	\$25.17770	\$25.48502	\$25.79306	\$26.10018
66	\$23.12320	\$24.54436	\$24.87267	\$25.06627	\$25.37251	\$25.67968	\$25.98593
67	\$23.03202	\$24.43863	\$24.76494	\$24.95533	\$25.26050	\$25.56680	\$25.87218
68	\$22.98006	\$24.36587	\$24.68618	\$24.87169	\$25.17627	\$25.48227	\$25.78736
69	\$22.92821	\$24.29334	\$24.60767	\$24.78833	\$25.09233	\$25.39803	\$25.70281
70	\$22.87649	\$24.22101	\$24.52941	\$24.70524	\$25.00866	\$25.31406	\$25.61855
71	\$22.82488	\$24.14890	\$24.45140	\$24.62244	\$24.92527	\$25.23037	\$25.53456
72	\$22.77338	\$24.07701	\$24.37364	\$24.53991	\$24.84216	\$25.14696	\$25.45084
73	\$22.96263	\$24.24558	\$24.53277	\$24.69308	\$24.99926	\$25.30827	\$25.61635
74	\$23.15345	\$24.41532	\$24.69295	\$24.84721	\$25.15735	\$25.47062	\$25.78294
75	\$23.34586	\$24.58625	\$24.85417	\$25.00229	\$25.31644	\$25.63400	\$25.95062
76	\$23.53986	\$24.75839	\$25.01644	\$25.15835	\$25.47654	\$25.79844	\$26.11938
77	\$23.73548	\$24.93172	\$25.17977	\$25.31538	\$25.63765	\$25.96393	\$26.28924
78	\$23.35079	\$24.48585	\$24.71283	\$24.83608	\$25.15472	\$25.47773	\$25.79977
79	\$22.97234	\$24.04796	\$24.25455	\$24.36585	\$24.68089	\$25.00063	\$25.31941
80	\$22.60002	\$23.61789	\$23.80477	\$23.90453	\$24.21599	\$24.53246	\$24.84799
81	\$22.23373	\$23.19552	\$23.36333	\$23.45194	\$23.75984	\$24.07306	\$24.38536
82	\$21.87338	\$22.78070	\$22.93008	\$23.00792	\$23.31228	\$23.62227	\$23.93133
83	\$21.63430	\$22.59307	\$22.73913	\$22.81238	\$23.11832	\$23.43015	\$23.74104
84	\$21.39784	\$22.40698	\$22.54976	\$22.61851	\$22.92597	\$23.23959	\$23.55226

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **3% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$3.42020	\$3.54729	\$3.82674	\$4.06772	\$4.30086	\$4.57682
31	\$3.45275	\$3.58073	\$3.86257	\$4.10550	\$4.34013	\$4.61834
32	\$3.48553	\$3.61438	\$3.89861	\$4.14351	\$4.37960	\$4.66007
33	\$3.51853	\$3.64826	\$3.93489	\$4.18175	\$4.41929	\$4.70202
34	\$3.55177	\$3.68236	\$3.97139	\$4.22021	\$4.45919	\$4.74419
35	\$3.58522	\$3.71668	\$4.00812	\$4.25890	\$4.49929	\$4.78655
36	\$3.65616	\$3.79019	\$4.08839	\$4.34479	\$4.58972	\$4.88364
37	\$3.72851	\$3.86514	\$4.17028	\$4.43242	\$4.68197	\$4.98271
38	\$3.80229	\$3.94159	\$4.25380	\$4.52181	\$4.77608	\$5.08378
39	\$3.87753	\$4.01954	\$4.33899	\$4.61300	\$4.87208	\$5.18690
40	\$3.95426	\$4.09903	\$4.42589	\$4.70604	\$4.97000	\$5.29211
41	\$4.03251	\$4.18010	\$4.51453	\$4.80095	\$5.06990	\$5.39946
42	\$4.11230	\$4.26277	\$4.60495	\$4.89777	\$5.17180	\$5.50898
43	\$4.19368	\$4.34708	\$4.69718	\$4.99655	\$5.27575	\$5.62073
44	\$4.27666	\$4.43305	\$4.79125	\$5.09732	\$5.38179	\$5.73474
45	\$4.36129	\$4.52072	\$4.88721	\$5.20012	\$5.48996	\$5.85107
46	\$4.45992	\$4.62243	\$4.99843	\$5.31913	\$5.61403	\$5.98427
47	\$4.56077	\$4.72643	\$5.11217	\$5.44086	\$5.74090	\$6.12050
48	\$4.66391	\$4.83277	\$5.22851	\$5.56537	\$5.87063	\$6.25983
49	\$4.76937	\$4.94150	\$5.34749	\$5.69273	\$6.00330	\$6.40233
50	\$4.87723	\$5.05268	\$5.46918	\$5.82301	\$6.13897	\$6.54808
51	\$4.98752	\$5.16636	\$5.59364	\$5.95627	\$6.27770	\$6.69714
52	\$5.10031	\$5.28260	\$5.72093	\$6.09259	\$6.41957	\$6.84960
53	\$5.21564	\$5.40145	\$5.85112	\$6.23202	\$6.56464	\$7.00553
54	\$5.33359	\$5.52298	\$5.98427	\$6.37464	\$6.71300	\$7.16501
55	\$5.45420	\$5.64724	\$6.12045	\$6.52052	\$6.86470	\$7.32812
56	\$5.52602	\$5.71977	\$6.20053	\$6.60606	\$6.94987	\$7.41984
57	\$5.59878	\$5.79323	\$6.28166	\$6.69272	\$7.03610	\$7.51271
58	\$5.67249	\$5.86764	\$6.36386	\$6.78052	\$7.12340	\$7.60674
59	\$5.74718	\$5.94300	\$6.44712	\$6.86947	\$7.21179	\$7.70195
60	\$5.82285	\$6.01933	\$6.53148	\$6.95959	\$7.30127	\$7.79835
61	\$5.89952	\$6.09664	\$6.61694	\$7.05088	\$7.39186	\$7.89595
62	\$5.97720	\$6.17494	\$6.70352	\$7.14338	\$7.48357	\$7.99478
63	\$6.03801	\$6.23463	\$6.77075	\$7.21526	\$7.55065	\$8.06776
64	\$6.09944	\$6.29490	\$6.83865	\$7.28785	\$7.61833	\$8.14141
65	\$6.16149	\$6.35574	\$6.90723	\$7.36118	\$7.68662	\$8.21574
66	\$6.22418	\$6.41718	\$6.97650	\$7.43525	\$7.75551	\$8.29074
67	\$6.28750	\$6.47921	\$7.04646	\$7.51006	\$7.82503	\$8.36642
68	\$6.36742	\$6.55648	\$7.13502	\$7.60502	\$7.91056	\$8.46056
69	\$6.44835	\$6.63467	\$7.22469	\$7.70119	\$7.99703	\$8.55577
70	\$6.53030	\$6.71379	\$7.31549	\$7.79857	\$8.08444	\$8.65204
71	\$6.61330	\$6.79385	\$7.40743	\$7.89718	\$8.17281	\$8.74940
72	\$6.69736	\$6.87487	\$7.50052	\$7.99704	\$8.26214	\$8.84785
73	\$6.85605	\$7.03050	\$7.67897	\$8.18959	\$8.44182	\$9.04621
74	\$7.01850	\$7.18965	\$7.86167	\$8.38677	\$8.62540	\$9.24903
75	\$7.18479	\$7.35240	\$8.04872	\$8.58870	\$8.81297	\$9.45638
76	\$7.35503	\$7.51884	\$8.24021	\$8.79550	\$9.00463	\$9.66839
77	\$7.52930	\$7.68904	\$8.43626	\$9.00727	\$9.20045	\$9.88515
78	\$7.56925	\$7.71417	\$8.47381	\$9.04671	\$9.20379	\$9.89349
79	\$7.60942	\$7.73938	\$8.51153	\$9.08632	\$9.20714	\$9.90183
80	\$7.64980	\$7.76467	\$8.54941	\$9.12610	\$9.21048	\$9.91019
81	\$7.69039	\$7.79004	\$8.58747	\$9.16606	\$9.21383	\$9.91854
82	\$7.73120	\$7.81550	\$8.62569	\$9.20619	\$9.21718	\$9.92691
83	\$7.77240	\$7.83273	\$8.65529	\$9.23395	\$9.24497	\$9.90190
84	\$7.81383	\$7.85000	\$8.68499	\$9.26179	\$9.27285	\$9.87695

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **3% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$4.72109	\$4.86075	\$5.00809	\$5.30847	\$5.58476	\$5.89674
31	\$4.76368	\$4.90428	\$5.05264	\$5.35536	\$5.63364	\$5.94790
32	\$4.80649	\$4.94802	\$5.09737	\$5.40244	\$5.68271	\$5.99925
33	\$4.84951	\$4.99197	\$5.14231	\$5.44971	\$5.73195	\$6.05078
34	\$4.89274	\$5.03611	\$5.18745	\$5.49718	\$5.78137	\$6.10247
35	\$4.93618	\$5.08045	\$5.23277	\$5.54483	\$5.83096	\$6.15430
36	\$5.03646	\$5.18362	\$5.33901	\$5.65806	\$5.95021	\$6.28022
37	\$5.13877	\$5.28889	\$5.44742	\$5.77360	\$6.07189	\$6.40872
38	\$5.24316	\$5.39629	\$5.55802	\$5.89150	\$6.19607	\$6.53985
39	\$5.34967	\$5.50587	\$5.67087	\$6.01180	\$6.32278	\$6.67366
40	\$5.45835	\$5.61768	\$5.78601	\$6.13457	\$6.45208	\$6.81021
41	\$5.56923	\$5.73176	\$5.90348	\$6.25984	\$6.58403	\$6.94955
42	\$5.68237	\$5.84816	\$6.02334	\$6.38767	\$6.71868	\$7.09174
43	\$5.79780	\$5.96692	\$6.14564	\$6.51811	\$6.85608	\$7.23685
44	\$5.91558	\$6.08809	\$6.27042	\$6.65121	\$6.99629	\$7.38492
45	\$6.03575	\$6.21172	\$6.39773	\$6.78703	\$7.13937	\$7.53602
46	\$6.17315	\$6.35254	\$6.54226	\$6.94098	\$7.30089	\$7.70609
47	\$6.31367	\$6.49656	\$6.69005	\$7.09842	\$7.46606	\$7.88000
48	\$6.45739	\$6.64383	\$6.84118	\$7.25943	\$7.63496	\$8.05783
49	\$6.60438	\$6.79445	\$6.99572	\$7.42410	\$7.80769	\$8.23967
50	\$6.75472	\$6.94848	\$7.15376	\$7.59250	\$7.98432	\$8.42562
51	\$6.90849	\$7.10601	\$7.31536	\$7.76471	\$8.16496	\$8.61576
52	\$7.06575	\$7.26710	\$7.48062	\$7.94084	\$8.34967	\$8.81020
53	\$7.22659	\$7.43185	\$7.64960	\$8.12096	\$8.53857	\$9.00902
54	\$7.39109	\$7.60033	\$7.82241	\$8.30517	\$8.73174	\$9.21233
55	\$7.55934	\$7.77263	\$7.99912	\$8.49355	\$8.92928	\$9.42023
56	\$7.65317	\$7.86711	\$8.09451	\$8.59486	\$9.03373	\$9.52886
57	\$7.74815	\$7.96274	\$8.19103	\$8.69739	\$9.13941	\$9.63873
58	\$7.84432	\$8.05952	\$8.28870	\$8.80113	\$9.24632	\$9.74988
59	\$7.94168	\$8.15749	\$8.38754	\$8.90612	\$9.35448	\$9.86230
60	\$8.04025	\$8.25665	\$8.48756	\$9.01235	\$9.46391	\$9.97603
61	\$8.14005	\$8.35701	\$8.58876	\$9.11986	\$9.57462	\$10.09106
62	\$8.24108	\$8.45859	\$8.69118	\$9.22864	\$9.68662	\$10.20742
63	\$8.31488	\$8.53100	\$8.76251	\$9.30436	\$9.76266	\$10.28494
64	\$8.38935	\$8.60404	\$8.83442	\$9.38070	\$9.83929	\$10.36304
65	\$8.46448	\$8.67770	\$8.90692	\$9.45766	\$9.91653	\$10.44174
66	\$8.54029	\$8.75199	\$8.98002	\$9.53526	\$9.99437	\$10.52104
67	\$8.61677	\$8.82691	\$9.05372	\$9.61349	\$10.07282	\$10.60094
68	\$8.71135	\$8.91832	\$9.14243	\$9.70789	\$10.16611	\$10.69477
69	\$8.80696	\$9.01068	\$9.23201	\$9.80322	\$10.26026	\$10.78943
70	\$8.90363	\$9.10399	\$9.32246	\$9.89948	\$10.35528	\$10.88493
71	\$9.00135	\$9.19827	\$9.41380	\$9.99669	\$10.45119	\$10.98127
72	\$9.10015	\$9.29353	\$9.50604	\$10.09485	\$10.54798	\$11.07847
73	\$9.30130	\$9.49105	\$9.70077	\$10.30325	\$10.75732	\$11.29133
74	\$9.50691	\$9.69277	\$9.89949	\$10.51595	\$10.97080	\$11.50827
75	\$9.71705	\$9.89878	\$10.10229	\$10.73303	\$11.18853	\$11.72939
76	\$9.93184	\$10.10916	\$10.30923	\$10.95461	\$11.41058	\$11.95475
77	\$10.15138	\$10.32402	\$10.52042	\$11.18075	\$11.63703	\$12.18444
78	\$10.15194	\$10.30851	\$10.48943	\$11.14409	\$11.57900	\$12.10905
79	\$10.15250	\$10.29302	\$10.45854	\$11.10755	\$11.52126	\$12.03413
80	\$10.15306	\$10.27755	\$10.42774	\$11.07113	\$11.46381	\$11.95968
81	\$10.15362	\$10.26211	\$10.39702	\$11.03483	\$11.40664	\$11.88568
82	\$10.15418	\$10.24669	\$10.36640	\$10.99865	\$11.34976	\$11.81214
83	\$10.11525	\$10.18338	\$10.27900	\$10.89419	\$11.20900	\$11.64339
84	\$10.07647	\$10.12045	\$10.19234	\$10.79072	\$11.06998	\$11.47705

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **3% Automatic Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$6.33508	\$6.78492	\$6.89151	\$6.95697	\$7.04625	\$7.13274	\$7.21897
31	\$6.38937	\$6.84240	\$6.94978	\$7.01561	\$7.10555	\$7.19268	\$7.27955
32	\$6.44381	\$6.90003	\$7.00817	\$7.07438	\$7.16496	\$7.25274	\$7.34025
33	\$6.49840	\$6.95778	\$7.06669	\$7.13327	\$7.22450	\$7.31291	\$7.40106
34	\$6.55313	\$7.01565	\$7.12532	\$7.19226	\$7.28414	\$7.37318	\$7.46196
35	\$6.60800	\$7.07363	\$7.18407	\$7.25136	\$7.34386	\$7.43353	\$7.52294
36	\$6.74251	\$7.21657	\$7.32755	\$7.39556	\$7.48964	\$7.58097	\$7.67203
37	\$6.87976	\$7.36239	\$7.47389	\$7.54263	\$7.63831	\$7.73133	\$7.82408
38	\$7.01980	\$7.51116	\$7.62316	\$7.69263	\$7.78993	\$7.88468	\$7.97914
39	\$7.16269	\$7.66294	\$7.77541	\$7.84560	\$7.94456	\$8.04106	\$8.13728
40	\$7.30849	\$7.81778	\$7.93070	\$8.00162	\$8.10226	\$8.20055	\$8.29855
41	\$7.45726	\$7.97576	\$8.08909	\$8.16074	\$8.26309	\$8.36320	\$8.46301
42	\$7.60906	\$8.13692	\$8.25064	\$8.32303	\$8.42711	\$8.52908	\$8.63074
43	\$7.76394	\$8.30134	\$8.41542	\$8.48854	\$8.59439	\$8.69825	\$8.80179
44	\$7.92198	\$8.46909	\$8.58349	\$8.65735	\$8.76499	\$8.87077	\$8.97622
45	\$8.08324	\$8.64022	\$8.75492	\$8.82951	\$8.93898	\$9.04671	\$9.15412
46	\$8.26409	\$8.83145	\$8.94727	\$9.02263	\$9.13430	\$9.24433	\$9.35402
47	\$8.44898	\$9.02692	\$9.14385	\$9.21997	\$9.33390	\$9.44626	\$9.55829
48	\$8.63801	\$9.22671	\$9.34475	\$9.42163	\$9.53785	\$9.65260	\$9.76701
49	\$8.83127	\$9.43093	\$9.55006	\$9.62770	\$9.74626	\$9.86345	\$9.98029
50	\$9.02885	\$9.63966	\$9.75989	\$9.83828	\$9.95922	\$10.07891	\$10.19823
51	\$9.23085	\$9.85302	\$9.97432	\$10.05346	\$10.17684	\$10.29907	\$10.42094
52	\$9.43737	\$10.07109	\$10.19346	\$10.27335	\$10.39921	\$10.52404	\$10.64850
53	\$9.64852	\$10.29399	\$10.41742	\$10.49804	\$10.62644	\$10.75393	\$10.88103
54	\$9.86438	\$10.52183	\$10.64630	\$10.72766	\$10.85864	\$10.98884	\$11.11864
55	\$10.08508	\$10.75471	\$10.88021	\$10.96229	\$11.09591	\$11.22887	\$11.36144
56	\$10.19781	\$10.87113	\$10.99615	\$11.07777	\$11.21276	\$11.34715	\$11.48113
57	\$10.31181	\$10.98880	\$11.11332	\$11.19446	\$11.33085	\$11.46667	\$11.60209
58	\$10.42708	\$11.10775	\$11.23175	\$11.31238	\$11.45017	\$11.58745	\$11.72432
59	\$10.54363	\$11.22799	\$11.35143	\$11.43154	\$11.57076	\$11.70950	\$11.84784
60	\$10.66149	\$11.34953	\$11.47239	\$11.55196	\$11.69261	\$11.83284	\$11.97265
61	\$10.78067	\$11.47239	\$11.59464	\$11.67364	\$11.81575	\$11.95748	\$12.09879
62	\$10.90118	\$11.59657	\$11.71819	\$11.79661	\$11.94018	\$12.08343	\$12.22625
63	\$10.97803	\$11.67273	\$11.79247	\$11.86928	\$12.01381	\$12.15813	\$12.30202
64	\$11.05542	\$11.74939	\$11.86722	\$11.94239	\$12.08790	\$12.23329	\$12.37826
65	\$11.13335	\$11.82655	\$11.94245	\$12.01595	\$12.16244	\$12.30892	\$12.45497
66	\$11.21183	\$11.90422	\$12.01815	\$12.08997	\$12.23744	\$12.38502	\$12.53216
67	\$11.29087	\$11.98240	\$12.09433	\$12.16444	\$12.31290	\$12.46158	\$12.60982
68	\$11.38027	\$12.06691	\$12.17329	\$12.23999	\$12.38956	\$12.53954	\$12.68907
69	\$11.47038	\$12.15202	\$12.25276	\$12.31601	\$12.46670	\$12.61799	\$12.76883
70	\$11.56121	\$12.23773	\$12.33276	\$12.39250	\$12.54431	\$12.69692	\$12.84908
71	\$11.65275	\$12.32405	\$12.41327	\$12.46947	\$12.62241	\$12.77635	\$12.92984
72	\$11.74502	\$12.41097	\$12.49431	\$12.54691	\$12.70100	\$12.85628	\$13.01110
73	\$11.95178	\$12.60945	\$12.67994	\$12.72626	\$12.88345	\$13.04206	\$13.20019
74	\$12.16218	\$12.81111	\$12.86834	\$12.90818	\$13.06853	\$13.23052	\$13.39203
75	\$12.37629	\$13.01599	\$13.05953	\$13.09269	\$13.25626	\$13.42171	\$13.58666
76	\$12.59416	\$13.22415	\$13.25356	\$13.27984	\$13.44669	\$13.61565	\$13.78411
77	\$12.81587	\$13.43564	\$13.45047	\$13.46967	\$13.63985	\$13.81240	\$13.98444
78	\$12.70499	\$13.29147	\$13.29356	\$13.29561	\$13.46477	\$13.63654	\$13.80779
79	\$12.59506	\$13.14885	\$13.19202	\$13.23458	\$13.29194	\$13.46291	\$13.63337
80	\$12.48609	\$13.00775	\$13.04202	\$13.07580	\$13.12133	\$13.29150	\$13.46116
81	\$12.37806	\$12.86817	\$12.89374	\$12.91894	\$12.95290	\$13.12227	\$13.29112
82	\$12.27096	\$12.73009	\$12.74715	\$12.76397	\$12.78664	\$12.95519	\$13.12323
83	\$12.05664	\$12.48164	\$12.49129	\$12.50079	\$12.51360	\$12.68016	\$12.84622
84	\$11.84607	\$12.23804	\$12.24056	\$12.24305	\$12.24639	\$12.41097	\$12.57506

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Simple Inflation Protectionr - Reimbursement - Rider Premium**

Annual Rates per \$30 of Monthly Benefit						
	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$2.45050	\$2.53753	\$2.73573	\$2.90618	\$3.06318	\$3.25705
31	\$2.46956	\$2.55715	\$2.75703	\$2.92870	\$3.08654	\$3.28197
32	\$2.48867	\$2.57679	\$2.77835	\$2.95127	\$3.10991	\$3.30691
33	\$2.50781	\$2.59646	\$2.79971	\$2.97385	\$3.13329	\$3.33184
34	\$2.52700	\$2.61616	\$2.82111	\$2.99646	\$3.15667	\$3.35679
35	\$2.54620	\$2.63588	\$2.84252	\$3.01908	\$3.18004	\$3.38171
36	\$2.64088	\$2.73393	\$2.94887	\$3.13243	\$3.29937	\$3.50916
37	\$2.73907	\$2.83563	\$3.05919	\$3.25004	\$3.42318	\$3.64141
38	\$2.84092	\$2.94111	\$3.17365	\$3.37206	\$3.55164	\$3.77865
39	\$2.94656	\$3.05051	\$3.29238	\$3.49866	\$3.68492	\$3.92106
40	\$3.05612	\$3.16399	\$3.41556	\$3.63002	\$3.82319	\$4.06883
41	\$3.16976	\$3.28168	\$3.54335	\$3.76631	\$3.96666	\$4.22218
42	\$3.28762	\$3.40375	\$3.67591	\$3.90771	\$4.11551	\$4.38130
43	\$3.40986	\$3.53037	\$3.81344	\$4.05443	\$4.26995	\$4.54642
44	\$3.53666	\$3.66169	\$3.95611	\$4.20665	\$4.43018	\$4.71777
45	\$3.66816	\$3.79790	\$4.10412	\$4.36459	\$4.59642	\$4.89557
46	\$3.81304	\$3.94770	\$4.26688	\$4.53827	\$4.77860	\$5.09033
47	\$3.96365	\$4.10340	\$4.43608	\$4.71886	\$4.96800	\$5.29284
48	\$4.12020	\$4.26525	\$4.61200	\$4.90664	\$5.16491	\$5.50341
49	\$4.28294	\$4.43348	\$4.79490	\$5.10189	\$5.36962	\$5.72235
50	\$4.45210	\$4.60835	\$4.98505	\$5.30491	\$5.58245	\$5.95001
51	\$4.62795	\$4.79011	\$5.18274	\$5.51601	\$5.80371	\$6.18672
52	\$4.81074	\$4.97904	\$5.38827	\$5.73551	\$6.03374	\$6.43285
53	\$5.00075	\$5.17543	\$5.60194	\$5.96374	\$6.27289	\$6.68877
54	\$5.19826	\$5.37956	\$5.82410	\$6.20106	\$6.52152	\$6.95487
55	\$5.40358	\$5.59174	\$6.05506	\$6.44782	\$6.78000	\$7.23156
56	\$5.56202	\$5.75456	\$6.23247	\$6.63722	\$6.97613	\$7.44146
57	\$5.72510	\$5.92212	\$6.41508	\$6.83218	\$7.17793	\$7.65744
58	\$5.89297	\$6.09456	\$6.60305	\$7.03287	\$7.38558	\$7.87970
59	\$6.06576	\$6.27202	\$6.79651	\$7.23945	\$7.59922	\$8.10840
60	\$6.24361	\$6.45465	\$6.99565	\$7.45210	\$7.81905	\$8.34375
61	\$6.42668	\$6.64259	\$7.20062	\$7.67100	\$8.04524	\$8.58593
62	\$6.61512	\$6.83601	\$7.41160	\$7.89633	\$8.27797	\$8.83513
63	\$6.78594	\$7.01042	\$7.60268	\$8.10071	\$8.48676	\$9.05929
64	\$6.96117	\$7.18929	\$7.79868	\$8.31039	\$8.70082	\$9.28913
65	\$7.14093	\$7.37272	\$7.99974	\$8.52549	\$8.92028	\$9.52480
66	\$7.32533	\$7.56082	\$8.20598	\$8.74616	\$9.14527	\$9.76646
67	\$7.51449	\$7.75373	\$8.41754	\$8.97254	\$9.37594	\$10.01424
68	\$7.72449	\$7.96688	\$8.65301	\$9.22528	\$9.63080	\$10.28937
69	\$7.94035	\$8.18589	\$8.89506	\$9.48514	\$9.89260	\$10.57205
70	\$8.16225	\$8.41092	\$9.14389	\$9.75232	\$10.16151	\$10.86251
71	\$8.39035	\$8.64214	\$9.39967	\$10.02702	\$10.43772	\$11.16094
72	\$8.62482	\$8.87971	\$9.66261	\$10.30946	\$10.72145	\$11.46757
73	\$8.95582	\$9.21573	\$10.03670	\$10.71320	\$11.12879	\$11.91011
74	\$9.29951	\$9.56446	\$10.42527	\$11.13276	\$11.55160	\$12.36972
75	\$9.65640	\$9.92638	\$10.82889	\$11.56874	\$11.99048	\$12.84707
76	\$10.02698	\$10.30200	\$11.24813	\$12.02180	\$12.44603	\$13.34285
77	\$10.41179	\$10.69184	\$11.68360	\$12.49260	\$12.91889	\$13.85775
78	\$10.61086	\$10.88386	\$11.90181	\$12.72791	\$13.13439	\$14.09381
79	\$10.81375	\$11.07933	\$12.12409	\$12.96766	\$13.35348	\$14.33389
80	\$11.02051	\$11.27831	\$12.35053	\$13.21192	\$13.57623	\$14.57807
81	\$11.23122	\$11.48087	\$12.58119	\$13.46078	\$13.80269	\$14.82640
82	\$11.44596	\$11.68706	\$12.81616	\$13.71433	\$14.03293	\$15.07896
83	\$11.65702	\$11.88189	\$13.03623	\$13.94771	\$14.22970	\$15.28954
84	\$11.87197	\$12.07996	\$13.26007	\$14.18505	\$14.42923	\$15.50306

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Simple Inflation Protectionr - Reimbursement - Rider Premium**

Annual Rates per \$30 of Monthly Benefit

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$3.35759	\$3.45226	\$3.55240	\$3.76232	\$3.95187	\$4.16754
31	\$3.38308	\$3.47831	\$3.57907	\$3.79046	\$3.98126	\$4.19841
32	\$3.40858	\$3.50436	\$3.60571	\$3.81856	\$4.01061	\$4.22922
33	\$3.43407	\$3.53039	\$3.63233	\$3.84662	\$4.03990	\$4.25997
34	\$3.45955	\$3.55640	\$3.65892	\$3.87465	\$4.06913	\$4.29064
35	\$3.48501	\$3.58237	\$3.68548	\$3.90262	\$4.09828	\$4.32121
36	\$3.61648	\$3.71755	\$3.82459	\$4.05035	\$4.25358	\$4.48501
37	\$3.75292	\$3.85783	\$3.96894	\$4.20368	\$4.41476	\$4.65503
38	\$3.89450	\$4.00340	\$4.11875	\$4.36280	\$4.58204	\$4.83148
39	\$4.04142	\$4.15446	\$4.27421	\$4.52795	\$4.75567	\$5.01463
40	\$4.19389	\$4.31123	\$4.43553	\$4.69936	\$4.93587	\$5.20472
41	\$4.35210	\$4.47391	\$4.60295	\$4.87725	\$5.12291	\$5.40201
42	\$4.51629	\$4.64273	\$4.77668	\$5.06187	\$5.31703	\$5.60679
43	\$4.68667	\$4.81792	\$4.95697	\$5.25349	\$5.51850	\$5.81932
44	\$4.86347	\$4.99972	\$5.14407	\$5.45235	\$5.72762	\$6.03992
45	\$5.04695	\$5.18838	\$5.33823	\$5.65875	\$5.94465	\$6.26887
46	\$5.24789	\$5.39472	\$5.55033	\$5.88418	\$6.18137	\$6.51841
47	\$5.45684	\$5.60927	\$5.77087	\$6.11859	\$6.42752	\$6.77789
48	\$5.67410	\$5.83235	\$6.00016	\$6.36234	\$6.68347	\$7.04769
49	\$5.90001	\$6.06431	\$6.23856	\$6.61580	\$6.94961	\$7.32824
50	\$6.13491	\$6.30548	\$6.48644	\$6.87936	\$7.22635	\$7.61995
51	\$6.37917	\$6.55625	\$6.74417	\$7.15341	\$7.51411	\$7.92327
52	\$6.63316	\$6.81700	\$7.01213	\$7.43839	\$7.81333	\$8.23867
53	\$6.89725	\$7.08811	\$7.29074	\$7.73471	\$8.12446	\$8.56662
54	\$7.17187	\$7.37000	\$7.58043	\$8.04284	\$8.44798	\$8.90763
55	\$7.45741	\$7.66311	\$7.88162	\$8.36325	\$8.78439	\$9.26221
56	\$7.67366	\$7.88417	\$8.10790	\$8.60380	\$9.03595	\$9.52684
57	\$7.89618	\$8.11160	\$8.34067	\$8.85127	\$9.29472	\$9.79904
58	\$8.12515	\$8.34559	\$8.58012	\$9.10586	\$9.56089	\$10.07901
59	\$8.36076	\$8.58633	\$8.82645	\$9.36777	\$9.83469	\$10.36698
60	\$8.60320	\$8.83402	\$9.07985	\$9.63722	\$10.11633	\$10.66318
61	\$8.85267	\$9.08885	\$9.34053	\$9.91441	\$10.40604	\$10.96784
62	\$9.10938	\$9.35103	\$9.60869	\$10.19958	\$10.70404	\$11.28120
63	\$9.34010	\$9.58581	\$9.84804	\$10.45451	\$10.96969	\$11.56021
64	\$9.57666	\$9.82649	\$10.09336	\$10.71581	\$11.24193	\$11.84612
65	\$9.81921	\$10.07321	\$10.34478	\$10.98364	\$11.52093	\$12.13911
66	\$10.06791	\$10.32612	\$10.60247	\$11.25816	\$11.80685	\$12.43934
67	\$10.32290	\$10.58538	\$10.86658	\$11.53955	\$12.09987	\$12.74699
68	\$10.60593	\$10.87217	\$11.15782	\$11.85081	\$12.42324	\$13.08625
69	\$10.89673	\$11.16673	\$11.45687	\$12.17046	\$12.75525	\$13.43454
70	\$11.19549	\$11.46926	\$11.76394	\$12.49873	\$13.09614	\$13.79209
71	\$11.50245	\$11.78000	\$12.07923	\$12.83586	\$13.44613	\$14.15917
72	\$11.81782	\$12.09915	\$12.40298	\$13.18208	\$13.80548	\$14.53601
73	\$12.27422	\$12.56197	\$12.87335	\$13.68721	\$14.33088	\$15.08780
74	\$12.74824	\$13.04248	\$13.36157	\$14.21170	\$14.87627	\$15.66053
75	\$13.24057	\$13.54138	\$13.86829	\$14.75629	\$15.44242	\$16.25500
76	\$13.75192	\$14.05936	\$14.39424	\$15.32175	\$16.03011	\$16.87204
77	\$14.28301	\$14.59716	\$14.94013	\$15.90887	\$16.64017	\$17.51250
78	\$14.52284	\$14.83113	\$15.16910	\$16.15384	\$16.88370	\$17.76300
79	\$14.76670	\$15.06884	\$15.40158	\$16.40259	\$17.13080	\$18.01709
80	\$15.01465	\$15.31037	\$15.63763	\$16.65517	\$17.38152	\$18.27481
81	\$15.26677	\$15.55576	\$15.87729	\$16.91163	\$17.63590	\$18.53622
82	\$15.52312	\$15.80509	\$16.12062	\$17.17205	\$17.89401	\$18.80137
83	\$15.73133	\$15.99881	\$16.30033	\$17.35594	\$18.06117	\$18.96499
84	\$15.94232	\$16.19489	\$16.48203	\$17.54181	\$18.22989	\$19.13003

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Simple Inflation Protectionr - Reimbursement - Rider Premium**

Annual Rates per \$30 of Monthly Benefit

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$4.47000	\$4.78145	\$4.86267	\$4.90698	\$4.96922	\$5.02961	\$5.08982
31	\$4.50274	\$4.81606	\$4.89673	\$4.94119	\$5.00379	\$5.06457	\$5.12516
32	\$4.53539	\$4.85056	\$4.93063	\$4.97525	\$5.03820	\$5.09936	\$5.16033
33	\$4.56793	\$4.88492	\$4.96437	\$5.00912	\$5.07243	\$5.13395	\$5.19529
34	\$4.60036	\$4.91913	\$4.99792	\$5.04281	\$5.10647	\$5.16835	\$5.23005
35	\$4.63268	\$4.95319	\$5.03129	\$5.07631	\$5.14029	\$5.20253	\$5.26459
36	\$4.80789	\$5.13971	\$5.21953	\$5.26583	\$5.33200	\$5.39648	\$5.46076
37	\$4.98973	\$5.33326	\$5.41482	\$5.46242	\$5.53087	\$5.59765	\$5.66424
38	\$5.17845	\$5.53409	\$5.61741	\$5.66635	\$5.73715	\$5.80633	\$5.87530
39	\$5.37430	\$5.74249	\$5.82758	\$5.87789	\$5.95112	\$6.02278	\$6.09422
40	\$5.57756	\$5.95873	\$6.04561	\$6.09733	\$6.17308	\$6.24730	\$6.32130
41	\$5.78851	\$6.18312	\$6.27181	\$6.32497	\$6.40331	\$6.48019	\$6.55685
42	\$6.00744	\$6.41596	\$6.50646	\$6.56110	\$6.64213	\$6.72177	\$6.80117
43	\$6.23464	\$6.65756	\$6.74990	\$6.80605	\$6.88986	\$6.97235	\$7.05459
44	\$6.47044	\$6.90827	\$7.00244	\$7.06014	\$7.14682	\$7.23227	\$7.31746
45	\$6.71516	\$7.16841	\$7.26443	\$7.32372	\$7.41337	\$7.50188	\$7.59012
46	\$6.98171	\$7.45183	\$7.55091	\$7.61199	\$7.70505	\$7.79704	\$7.88875
47	\$7.25883	\$7.74645	\$7.84869	\$7.91160	\$8.00821	\$8.10382	\$8.19914
48	\$7.54696	\$8.05272	\$8.15821	\$8.22300	\$8.32330	\$8.42267	\$8.52173
49	\$7.84652	\$8.37110	\$8.47994	\$8.54666	\$8.65079	\$8.75406	\$8.85702
50	\$8.15798	\$8.70207	\$8.81435	\$8.88306	\$8.99116	\$9.09849	\$9.20550
51	\$8.48180	\$9.04613	\$9.16195	\$9.23270	\$9.34492	\$9.45647	\$9.56769
52	\$8.81847	\$9.40379	\$9.52327	\$9.59610	\$9.71260	\$9.82854	\$9.94413
53	\$9.16850	\$9.77558	\$9.89883	\$9.97381	\$10.09475	\$10.21525	\$10.33539
54	\$9.53243	\$10.16208	\$10.28920	\$10.36639	\$10.49193	\$10.61717	\$10.74203
55	\$9.91080	\$10.56386	\$10.69496	\$10.77441	\$10.90474	\$11.03490	\$11.16468
56	\$10.19233	\$10.86224	\$10.99627	\$11.07716	\$11.21120	\$11.34511	\$11.47861
57	\$10.48186	\$11.16904	\$11.30607	\$11.38842	\$11.52628	\$11.66403	\$11.80137
58	\$10.77962	\$11.48451	\$11.62460	\$11.70843	\$11.85021	\$11.99192	\$12.13321
59	\$11.08583	\$11.80889	\$11.95210	\$12.03743	\$12.18324	\$12.32902	\$12.47437
60	\$11.40074	\$12.14244	\$12.28883	\$12.37567	\$12.52564	\$12.67561	\$12.82513
61	\$11.72459	\$12.48540	\$12.63504	\$12.72342	\$12.87765	\$13.03193	\$13.18575
62	\$12.05765	\$12.83805	\$12.99101	\$13.08094	\$13.23956	\$13.39827	\$13.55651
63	\$12.35314	\$13.15011	\$13.30604	\$13.39689	\$13.55961	\$13.72250	\$13.88490
64	\$12.65588	\$13.46975	\$13.62871	\$13.72047	\$13.88739	\$14.05456	\$14.22124
65	\$12.96603	\$13.79717	\$13.95920	\$14.05187	\$14.22310	\$14.39467	\$14.56573
66	\$13.28378	\$14.13254	\$14.29771	\$14.39127	\$14.56692	\$14.74300	\$14.91856
67	\$13.60932	\$14.47606	\$14.64442	\$14.73887	\$14.91905	\$15.09977	\$15.27994
68	\$13.96658	\$14.85096	\$15.02069	\$15.11509	\$15.30041	\$15.48642	\$15.67188
69	\$14.33322	\$15.23557	\$15.40663	\$15.50092	\$15.69152	\$15.88298	\$16.07388
70	\$14.70948	\$15.63014	\$15.80249	\$15.89659	\$16.09262	\$16.28970	\$16.48618
71	\$15.09562	\$16.03493	\$16.20852	\$16.30237	\$16.50398	\$16.70682	\$16.90906
72	\$15.49189	\$16.45020	\$16.62498	\$16.71850	\$16.92585	\$17.13463	\$17.34279
73	\$16.07141	\$17.05541	\$17.22841	\$17.32054	\$17.53673	\$17.75467	\$17.97196
74	\$16.67260	\$17.68288	\$17.85374	\$17.94427	\$18.16965	\$18.39715	\$18.62396
75	\$17.29628	\$18.33343	\$18.50177	\$18.59045	\$18.82542	\$19.06287	\$19.29961
76	\$17.94329	\$19.00793	\$19.17332	\$19.25991	\$19.50485	\$19.75269	\$19.99978
77	\$18.61451	\$19.70723	\$19.86925	\$19.95347	\$20.20881	\$20.46746	\$20.72534
78	\$18.86656	\$19.96422	\$20.12006	\$20.20011	\$20.46104	\$20.72560	\$20.98937
79	\$19.12203	\$20.22456	\$20.37404	\$20.44980	\$20.71642	\$20.98699	\$21.25676
80	\$19.38095	\$20.48829	\$20.63123	\$20.70258	\$20.97499	\$21.25168	\$21.52755
81	\$19.64339	\$20.75546	\$20.89166	\$20.95848	\$21.23678	\$21.51971	\$21.80180
82	\$19.90937	\$21.02612	\$21.15538	\$21.21754	\$21.50184	\$21.79112	\$22.07954
83	\$20.06579	\$21.18990	\$21.31994	\$21.38084	\$21.67050	\$21.96552	\$22.25965
84	\$20.22343	\$21.35495	\$21.48578	\$21.54540	\$21.84049	\$22.14130	\$22.44122

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$6.28735	\$6.52639	\$7.03331	\$7.47573	\$7.92044	\$8.42491
31	\$6.32617	\$6.56652	\$7.07669	\$7.52182	\$7.96882	\$8.47639
32	\$6.36502	\$6.60668	\$7.12008	\$7.56793	\$8.01718	\$8.52787
33	\$6.40389	\$6.64684	\$7.16348	\$7.61404	\$8.06552	\$8.57932
34	\$6.44279	\$6.68701	\$7.20689	\$7.66014	\$8.11384	\$8.63074
35	\$6.48169	\$6.72718	\$7.25030	\$7.70624	\$8.16212	\$8.68211
36	\$6.48289	\$6.72838	\$7.25331	\$7.71048	\$8.16616	\$8.68793
37	\$6.48409	\$6.72957	\$7.25633	\$7.71473	\$8.17021	\$8.69375
38	\$6.48529	\$6.73077	\$7.25934	\$7.71898	\$8.17426	\$8.69957
39	\$6.48649	\$6.73197	\$7.26236	\$7.72323	\$8.17830	\$8.70540
40	\$6.48769	\$6.73317	\$7.26538	\$7.72748	\$8.18236	\$8.71124
41	\$6.48889	\$6.73437	\$7.26840	\$7.73174	\$8.18641	\$8.71707
42	\$6.49009	\$6.73556	\$7.27142	\$7.73599	\$8.19046	\$8.72291
43	\$6.49129	\$6.73676	\$7.27444	\$7.74025	\$8.19452	\$8.72876
44	\$6.49249	\$6.73796	\$7.27747	\$7.74452	\$8.19858	\$8.73461
45	\$6.49369	\$6.73916	\$7.28049	\$7.74878	\$8.20264	\$8.74046
46	\$6.48461	\$6.72871	\$7.27115	\$7.73971	\$8.19002	\$8.72843
47	\$6.47554	\$6.71828	\$7.26183	\$7.73065	\$8.17742	\$8.71642
48	\$6.46649	\$6.70786	\$7.25252	\$7.72161	\$8.16483	\$8.70443
49	\$6.45744	\$6.69746	\$7.24322	\$7.71257	\$8.15227	\$8.69245
50	\$6.44841	\$6.68708	\$7.23393	\$7.70354	\$8.13972	\$8.68049
51	\$6.43940	\$6.67671	\$7.22465	\$7.69453	\$8.12720	\$8.66855
52	\$6.43039	\$6.66636	\$7.21538	\$7.68552	\$8.11469	\$8.65662
53	\$6.42140	\$6.65602	\$7.20613	\$7.67653	\$8.10221	\$8.64471
54	\$6.41242	\$6.64570	\$7.19689	\$7.66754	\$8.08974	\$8.63282
55	\$6.40345	\$6.63540	\$7.18766	\$7.65857	\$8.07729	\$8.62094
56	\$6.34075	\$6.56758	\$7.11641	\$7.58276	\$7.98967	\$8.52857
57	\$6.27865	\$6.50044	\$7.04587	\$7.50769	\$7.90301	\$8.43719
58	\$6.21717	\$6.43400	\$6.97603	\$7.43337	\$7.81728	\$8.34679
59	\$6.15629	\$6.36823	\$6.90688	\$7.35979	\$7.73248	\$8.25736
60	\$6.09601	\$6.30314	\$6.83842	\$7.28694	\$7.64861	\$8.16889
61	\$6.03631	\$6.23871	\$6.77063	\$7.21480	\$7.56564	\$8.08137
62	\$5.97720	\$6.17494	\$6.70352	\$7.14338	\$7.48357	\$7.99478
63	\$6.03801	\$6.23463	\$6.77075	\$7.21526	\$7.55065	\$8.06776
64	\$6.09944	\$6.29490	\$6.83865	\$7.28785	\$7.61833	\$8.14141
65	\$6.16149	\$6.35574	\$6.90723	\$7.36118	\$7.68662	\$8.21574
66	\$6.22418	\$6.41718	\$6.97650	\$7.43525	\$7.75551	\$8.29074
67	\$6.28750	\$6.47921	\$7.04646	\$7.51006	\$7.82503	\$8.36642
68	\$6.36742	\$6.55648	\$7.13502	\$7.60502	\$7.91056	\$8.46056
69	\$6.44835	\$6.63467	\$7.22469	\$7.70119	\$7.99703	\$8.55577
70	\$6.53030	\$6.71379	\$7.31549	\$7.79857	\$8.08444	\$8.65204
71	\$6.61330	\$6.79385	\$7.40743	\$7.89718	\$8.17281	\$8.74940
72	\$6.69736	\$6.87487	\$7.50052	\$7.99704	\$8.26214	\$8.84785
73	\$6.85605	\$7.03050	\$7.67897	\$8.18959	\$8.44182	\$9.04621
74	\$7.01850	\$7.18965	\$7.86167	\$8.38677	\$8.62540	\$9.24903
75	\$7.18479	\$7.35240	\$8.04872	\$8.58870	\$8.81297	\$9.45638
76	\$7.35503	\$7.51884	\$8.24021	\$8.79550	\$9.00463	\$9.66839
77	\$7.52930	\$7.68904	\$8.43626	\$9.00727	\$9.20045	\$9.88515
78	\$7.56925	\$7.71417	\$8.47381	\$9.04671	\$9.20379	\$9.89349
79	\$7.60942	\$7.73938	\$8.51153	\$9.08632	\$9.20714	\$9.90183
80	\$7.64980	\$7.76467	\$8.54941	\$9.12610	\$9.21048	\$9.91019
81	\$7.69039	\$7.79004	\$8.58747	\$9.16606	\$9.21383	\$9.91854
82	\$7.73120	\$7.81550	\$8.62569	\$9.20619	\$9.21718	\$9.92691
83	\$7.77240	\$7.83273	\$8.65529	\$9.23395	\$9.24497	\$9.90190
84	\$7.81383	\$7.85000	\$8.68499	\$9.26179	\$9.27285	\$9.87695

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$8.69466	\$8.95868	\$9.23647	\$9.79160	\$10.30836	\$10.88933
31	\$8.74769	\$9.01313	\$9.29243	\$9.85085	\$10.37051	\$10.95478
32	\$8.80071	\$9.06754	\$9.34832	\$9.91004	\$10.43258	\$11.02014
33	\$8.85369	\$9.12191	\$9.40417	\$9.96916	\$10.49456	\$11.08540
34	\$8.90664	\$9.17623	\$9.45995	\$10.02821	\$10.55644	\$11.15053
35	\$8.95953	\$9.23047	\$9.51565	\$10.08716	\$10.61821	\$11.21551
36	\$8.96582	\$9.23692	\$9.52230	\$10.09558	\$10.62773	\$11.22604
37	\$8.97211	\$9.24337	\$9.52896	\$10.10400	\$10.63726	\$11.23658
38	\$8.97841	\$9.24983	\$9.53562	\$10.11243	\$10.64679	\$11.24713
39	\$8.98471	\$9.25630	\$9.54229	\$10.12087	\$10.65634	\$11.25769
40	\$8.99102	\$9.26276	\$9.54896	\$10.12932	\$10.66589	\$11.26826
41	\$8.99733	\$9.26924	\$9.55564	\$10.13777	\$10.67545	\$11.27884
42	\$9.00364	\$9.27571	\$9.56232	\$10.14623	\$10.68502	\$11.28943
43	\$9.00996	\$9.28219	\$9.56901	\$10.15470	\$10.69460	\$11.30003
44	\$9.01628	\$9.28868	\$9.57570	\$10.16317	\$10.70418	\$11.31064
45	\$9.02261	\$9.29517	\$9.58239	\$10.17165	\$10.71378	\$11.32126
46	\$9.00996	\$9.28097	\$9.56670	\$10.15550	\$10.69545	\$11.30066
47	\$8.99732	\$9.26678	\$9.55103	\$10.13937	\$10.67714	\$11.28009
48	\$8.98470	\$9.25262	\$9.53539	\$10.12327	\$10.65887	\$11.25956
49	\$8.97210	\$9.23848	\$9.51977	\$10.10719	\$10.64063	\$11.23907
50	\$8.95952	\$9.22437	\$9.50418	\$10.09114	\$10.62242	\$11.21861
51	\$8.94695	\$9.21027	\$9.48862	\$10.07512	\$10.60424	\$11.19819
52	\$8.93441	\$9.19620	\$9.47308	\$10.05912	\$10.58610	\$11.17781
53	\$8.92188	\$9.18214	\$9.45756	\$10.04314	\$10.56798	\$11.15747
54	\$8.90937	\$9.16811	\$9.44207	\$10.02719	\$10.54989	\$11.13716
55	\$8.89687	\$9.15410	\$9.42661	\$10.01127	\$10.53184	\$11.11689
56	\$8.88008	\$9.05135	\$9.31786	\$9.89553	\$10.40672	\$10.98217
57	\$8.70435	\$8.94974	\$9.21036	\$9.78112	\$10.28309	\$10.84907
58	\$8.60966	\$8.84928	\$9.10410	\$9.66804	\$10.16093	\$10.71759
59	\$8.51600	\$8.74995	\$8.99907	\$9.55627	\$10.04022	\$10.58771
60	\$8.42335	\$8.65173	\$8.89524	\$9.44579	\$9.92094	\$10.45940
61	\$8.33172	\$8.55462	\$8.79262	\$9.33658	\$9.80308	\$10.33264
62	\$8.24108	\$8.45859	\$8.69118	\$9.22864	\$9.68662	\$10.20742
63	\$8.31488	\$8.53100	\$8.76251	\$9.30436	\$9.76266	\$10.28494
64	\$8.38935	\$8.60404	\$8.83442	\$9.38070	\$9.83929	\$10.36304
65	\$8.46448	\$8.67770	\$8.90692	\$9.45766	\$9.91653	\$10.44174
66	\$8.54029	\$8.75199	\$8.98002	\$9.53526	\$9.99437	\$10.52104
67	\$8.61677	\$8.82691	\$9.05372	\$9.61349	\$10.07282	\$10.60094
68	\$8.71135	\$8.91832	\$9.14243	\$9.70789	\$10.16611	\$10.69477
69	\$8.80696	\$9.01068	\$9.23201	\$9.80322	\$10.26026	\$10.78943
70	\$8.90363	\$9.10399	\$9.32246	\$9.89948	\$10.35528	\$10.88493
71	\$9.00135	\$9.19827	\$9.41380	\$9.99669	\$10.45119	\$10.98127
72	\$9.10015	\$9.29353	\$9.50604	\$10.09485	\$10.54798	\$11.07847
73	\$9.30130	\$9.49105	\$9.70077	\$10.30325	\$10.75732	\$11.29133
74	\$9.50691	\$9.69277	\$9.89949	\$10.51595	\$10.97080	\$11.50827
75	\$9.71705	\$9.89878	\$10.10229	\$10.73303	\$11.18853	\$11.72939
76	\$9.93184	\$10.10916	\$10.30923	\$10.95461	\$11.41058	\$11.95475
77	\$10.15138	\$10.32402	\$10.52042	\$11.18075	\$11.63703	\$12.18444
78	\$10.15194	\$10.30851	\$10.48943	\$11.14409	\$11.57900	\$12.10905
79	\$10.15250	\$10.29302	\$10.45854	\$11.10755	\$11.52126	\$12.03413
80	\$10.15306	\$10.27755	\$10.42774	\$11.07113	\$11.46381	\$11.95968
81	\$10.15362	\$10.26211	\$10.39702	\$11.03483	\$11.40664	\$11.88568
82	\$10.15418	\$10.24669	\$10.36640	\$10.99865	\$11.34976	\$11.81214
83	\$10.11525	\$10.18338	\$10.27900	\$10.89419	\$11.20900	\$11.64339
84	\$10.07647	\$10.12045	\$10.19234	\$10.79072	\$11.06998	\$11.47705

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$11.71313	\$12.55946	\$12.77211	\$12.89901	\$13.06670	\$13.22859	\$13.39000
31	\$11.78316	\$12.63419	\$12.84803	\$12.97554	\$13.14418	\$13.30700	\$13.46933
32	\$11.85306	\$12.70877	\$12.92377	\$13.05188	\$13.22147	\$13.38522	\$13.54847
33	\$11.92282	\$12.78317	\$12.99932	\$13.12804	\$13.29856	\$13.46323	\$13.62740
34	\$11.99241	\$12.85737	\$13.07468	\$13.20398	\$13.37543	\$13.54101	\$13.70609
35	\$12.06183	\$12.93135	\$13.14982	\$13.27969	\$13.45206	\$13.61854	\$13.78452
36	\$12.07238	\$12.94075	\$13.15639	\$13.28522	\$13.45708	\$13.62330	\$13.78903
37	\$12.08294	\$12.95015	\$13.16296	\$13.29075	\$13.46210	\$13.62807	\$13.79355
38	\$12.09352	\$12.95956	\$13.16953	\$13.29629	\$13.46712	\$13.63284	\$13.79806
39	\$12.10410	\$12.96898	\$13.17611	\$13.30183	\$13.47214	\$13.63761	\$13.80258
40	\$12.11468	\$12.97840	\$13.18269	\$13.30737	\$13.47716	\$13.64238	\$13.80710
41	\$12.12528	\$12.98784	\$13.18928	\$13.31291	\$13.48219	\$13.64715	\$13.81162
42	\$12.13589	\$12.99727	\$13.19587	\$13.31845	\$13.48722	\$13.65192	\$13.81614
43	\$12.14651	\$13.00672	\$13.20246	\$13.32400	\$13.49225	\$13.65670	\$13.82066
44	\$12.15713	\$13.01617	\$13.20905	\$13.32955	\$13.49728	\$13.66148	\$13.82518
45	\$12.16777	\$13.02563	\$13.21565	\$13.33510	\$13.50231	\$13.66626	\$13.82971
46	\$12.14266	\$12.99526	\$13.18223	\$13.29986	\$13.46623	\$13.62957	\$13.79242
47	\$12.11761	\$12.96495	\$13.14890	\$13.26471	\$13.43025	\$13.59298	\$13.75523
48	\$12.09260	\$12.93472	\$13.11565	\$13.22966	\$13.39436	\$13.55649	\$13.71814
49	\$12.06765	\$12.90456	\$13.08249	\$13.19469	\$13.35857	\$13.52010	\$13.68114
50	\$12.04275	\$12.87447	\$13.04940	\$13.15982	\$13.32287	\$13.48380	\$13.64425
51	\$12.01790	\$12.84445	\$13.01641	\$13.12505	\$13.28727	\$13.44761	\$13.60746
52	\$11.99310	\$12.81450	\$12.98349	\$13.09036	\$13.25177	\$13.41151	\$13.57077
53	\$11.96835	\$12.78461	\$12.95066	\$13.05577	\$13.21636	\$13.37550	\$13.53417
54	\$11.94366	\$12.75480	\$12.91792	\$13.02126	\$13.18104	\$13.33960	\$13.49768
55	\$11.91901	\$12.72506	\$12.88525	\$12.98685	\$13.14582	\$13.30379	\$13.46128
56	\$11.76799	\$12.55736	\$12.71167	\$12.80973	\$12.96641	\$13.12218	\$13.27749
57	\$11.61887	\$12.39187	\$12.54042	\$12.63503	\$12.78944	\$12.94305	\$13.09621
58	\$11.47165	\$12.22856	\$12.37149	\$12.46271	\$12.61489	\$12.76637	\$12.91740
59	\$11.32629	\$12.06741	\$12.20482	\$12.29274	\$12.44272	\$12.59210	\$12.74103
60	\$11.18278	\$11.90838	\$12.04041	\$12.12509	\$12.27290	\$12.42021	\$12.56707
61	\$11.04108	\$11.75144	\$11.87821	\$11.95972	\$12.10540	\$12.25066	\$12.39549
62	\$10.90118	\$11.59657	\$11.71819	\$11.79661	\$11.94018	\$12.08343	\$12.22625
63	\$10.97803	\$11.67273	\$11.79247	\$11.86928	\$12.01381	\$12.15813	\$12.30202
64	\$11.05542	\$11.74939	\$11.86722	\$11.94239	\$12.08790	\$12.23329	\$12.37826
65	\$11.13335	\$11.82655	\$11.94245	\$12.01595	\$12.16244	\$12.30892	\$12.45497
66	\$11.21183	\$11.90422	\$12.01815	\$12.08997	\$12.23744	\$12.38502	\$12.53216
67	\$11.29087	\$11.98240	\$12.09433	\$12.16444	\$12.31290	\$12.46158	\$12.60982
68	\$11.38027	\$12.06691	\$12.17329	\$12.23999	\$12.38956	\$12.53954	\$12.68907
69	\$11.47038	\$12.15202	\$12.25276	\$12.31601	\$12.46670	\$12.61799	\$12.76883
70	\$11.56121	\$12.23773	\$12.33276	\$12.39250	\$12.54431	\$12.69692	\$12.84908
71	\$11.65275	\$12.32405	\$12.41327	\$12.46947	\$12.62241	\$12.77635	\$12.92984
72	\$11.74502	\$12.41097	\$12.49431	\$12.54691	\$12.70100	\$12.85628	\$13.01110
73	\$11.95178	\$12.60945	\$12.67994	\$12.72626	\$12.88345	\$13.04206	\$13.20019
74	\$12.16218	\$12.81111	\$12.86834	\$12.90818	\$13.06853	\$13.23052	\$13.39203
75	\$12.37629	\$13.01599	\$13.05953	\$13.09269	\$13.25626	\$13.42171	\$13.58666
76	\$12.59416	\$13.22415	\$13.25356	\$13.27984	\$13.44669	\$13.61565	\$13.78411
77	\$12.81587	\$13.43564	\$13.45047	\$13.46967	\$13.63985	\$13.81240	\$13.98444
78	\$12.70499	\$13.29147	\$13.29356	\$13.29561	\$13.46477	\$13.63654	\$13.80779
79	\$12.59506	\$13.14885	\$13.19202	\$13.23458	\$13.29194	\$13.46291	\$13.63337
80	\$12.48609	\$13.00775	\$13.04202	\$13.07580	\$13.12133	\$13.29150	\$13.46116
81	\$12.37806	\$12.86817	\$12.89374	\$12.91894	\$12.95290	\$13.12227	\$13.29112
82	\$12.27096	\$12.73009	\$12.74715	\$12.76397	\$12.78664	\$12.95519	\$13.12323
83	\$12.05664	\$12.48164	\$12.49129	\$12.50079	\$12.51360	\$12.68016	\$12.84622
84	\$11.84607	\$12.23804	\$12.24056	\$12.24305	\$12.24639	\$12.41097	\$12.57506

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection Through Age 75 - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$4.26088	\$4.41415	\$4.74686	\$5.06817	\$5.38145	\$5.71162
31	\$4.28099	\$4.43478	\$4.76914	\$5.09204	\$5.40638	\$5.73806
32	\$4.30097	\$4.45525	\$4.79122	\$5.11572	\$5.43109	\$5.76425
33	\$4.32078	\$4.47555	\$4.81312	\$5.13919	\$5.45555	\$5.79018
34	\$4.34045	\$4.49568	\$4.83483	\$5.16244	\$5.47978	\$5.81586
35	\$4.35993	\$4.51562	\$4.85634	\$5.18548	\$5.50374	\$5.84123
36	\$4.33412	\$4.48833	\$4.82796	\$5.15608	\$5.47145	\$5.80758
37	\$4.30847	\$4.46120	\$4.79974	\$5.12684	\$5.43934	\$5.77413
38	\$4.28296	\$4.43423	\$4.77169	\$5.09777	\$5.40743	\$5.74087
39	\$4.25761	\$4.40743	\$4.74381	\$5.06886	\$5.37570	\$5.70780
40	\$4.23241	\$4.38079	\$4.71609	\$5.04012	\$5.34416	\$5.67492
41	\$4.20735	\$4.35431	\$4.68852	\$5.01154	\$5.31280	\$5.64223
42	\$4.18245	\$4.32799	\$4.66112	\$4.98312	\$5.28163	\$5.60973
43	\$4.15769	\$4.30183	\$4.63388	\$4.95486	\$5.25064	\$5.57742
44	\$4.13308	\$4.27583	\$4.60680	\$4.92677	\$5.21983	\$5.54529
45	\$4.10861	\$4.24998	\$4.57988	\$4.89883	\$5.18920	\$5.51335
46	\$4.04149	\$4.17844	\$4.50389	\$4.81870	\$5.10012	\$5.41889
47	\$3.97546	\$4.10810	\$4.42916	\$4.73988	\$5.01257	\$5.32605
48	\$3.91051	\$4.03895	\$4.35567	\$4.66235	\$4.92652	\$5.23480
49	\$3.84662	\$3.97096	\$4.28339	\$4.58609	\$4.84194	\$5.14511
50	\$3.78377	\$3.90411	\$4.21232	\$4.51107	\$4.75882	\$5.05696
51	\$3.72196	\$3.83839	\$4.14243	\$4.43729	\$4.67713	\$4.97032
52	\$3.66115	\$3.77378	\$4.07369	\$4.36471	\$4.59684	\$4.88516
53	\$3.60133	\$3.71025	\$4.00610	\$4.29331	\$4.51793	\$4.80147
54	\$3.54250	\$3.64780	\$3.93963	\$4.22309	\$4.44037	\$4.71920
55	\$3.48462	\$3.58639	\$3.87426	\$4.15401	\$4.36414	\$4.63835
56	\$3.32430	\$3.41555	\$3.69139	\$3.95964	\$4.14832	\$4.40836
57	\$3.17135	\$3.25285	\$3.51715	\$3.77436	\$3.94317	\$4.18978
58	\$3.02544	\$3.09789	\$3.35113	\$3.59775	\$3.74816	\$3.98203
59	\$2.88624	\$2.95032	\$3.19295	\$3.42941	\$3.56280	\$3.78458
60	\$2.75345	\$2.80978	\$3.04224	\$3.26894	\$3.38661	\$3.59693
61	\$2.62677	\$2.67593	\$2.89864	\$3.11598	\$3.21913	\$3.41858
62	\$2.50591	\$2.54846	\$2.76182	\$2.97018	\$3.05993	\$3.24907
63	\$2.37916	\$2.41065	\$2.61495	\$2.81462	\$2.88187	\$3.05893
64	\$2.25883	\$2.28030	\$2.47590	\$2.66720	\$2.71418	\$2.87992
65	\$2.14458	\$2.15699	\$2.34423	\$2.52750	\$2.55624	\$2.71138
66	\$2.03611	\$2.04035	\$2.21957	\$2.39513	\$2.40749	\$2.55271
67	\$1.93312	\$1.93715	\$2.10731	\$2.27398	\$2.28572	\$2.42359
68	\$1.61552	\$1.61889	\$1.76109	\$1.90038	\$1.91020	\$2.02542
69	\$1.35011	\$1.35292	\$1.47176	\$1.58817	\$1.59637	\$1.69266
70	\$1.12830	\$1.13065	\$1.22996	\$1.32724	\$1.33410	\$1.41457
71	\$0.94293	\$0.94489	\$1.02789	\$1.10919	\$1.11492	\$1.18217
72	\$0.78801	\$0.78965	\$0.85902	\$0.92696	\$0.93174	\$0.98794
73	\$0.68006	\$0.68148	\$0.74134	\$0.79997	\$0.80410	\$0.85261
74	\$0.55022	\$0.55137	\$0.59980	\$0.64724	\$0.65058	\$0.68982
75	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
76	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
77	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
78	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
79	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
80	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
81	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
82	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
83	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
84	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection Through Age 75 - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$5.93260	\$6.11232	\$6.29128	\$6.70111	\$7.03918	\$7.46839
31	\$5.96013	\$6.14048	\$6.32004	\$6.73183	\$7.07115	\$7.50226
32	\$5.98741	\$6.16838	\$6.34850	\$6.76223	\$7.10276	\$7.53575
33	\$6.01442	\$6.19598	\$6.37664	\$6.79229	\$7.13400	\$7.56884
34	\$6.04115	\$6.22328	\$6.40448	\$6.82201	\$7.16485	\$7.60150
35	\$6.06759	\$6.25026	\$6.43197	\$6.85136	\$7.19530	\$7.63372
36	\$6.03328	\$6.21442	\$6.39444	\$6.81251	\$7.15380	\$7.59027
37	\$5.99916	\$6.17879	\$6.35713	\$6.77388	\$7.11254	\$7.54706
38	\$5.96523	\$6.14337	\$6.32004	\$6.73547	\$7.07152	\$7.50410
39	\$5.93150	\$6.10815	\$6.28317	\$6.69728	\$7.03073	\$7.46138
40	\$5.89795	\$6.07313	\$6.24651	\$6.65930	\$6.99018	\$7.41891
41	\$5.86460	\$6.03831	\$6.21006	\$6.62154	\$6.94987	\$7.37668
42	\$5.83144	\$6.00369	\$6.17383	\$6.58399	\$6.90978	\$7.33469
43	\$5.79846	\$5.96926	\$6.13781	\$6.54666	\$6.86993	\$7.29293
44	\$5.76567	\$5.93504	\$6.10199	\$6.50953	\$6.83031	\$7.25142
45	\$5.73306	\$5.90101	\$6.06639	\$6.47262	\$6.79091	\$7.21014
46	\$5.63571	\$5.79876	\$5.95884	\$6.35925	\$6.66887	\$7.08064
47	\$5.54002	\$5.69828	\$5.85319	\$6.24787	\$6.54902	\$6.95346
48	\$5.44595	\$5.59954	\$5.74942	\$6.13844	\$6.43133	\$6.82857
49	\$5.35348	\$5.50251	\$5.64749	\$6.03093	\$6.31575	\$6.70592
50	\$5.26258	\$5.40717	\$5.54736	\$5.92529	\$6.20225	\$6.58548
51	\$5.17322	\$5.31347	\$5.44901	\$5.82151	\$6.09078	\$6.46719
52	\$5.08538	\$5.22140	\$5.35240	\$5.71955	\$5.98133	\$6.35104
53	\$4.99903	\$5.13093	\$5.25751	\$5.61937	\$5.87383	\$6.23696
54	\$4.91415	\$5.04202	\$5.16430	\$5.52095	\$5.76827	\$6.12494
55	\$4.83071	\$4.95465	\$5.07274	\$5.42425	\$5.66461	\$6.01493
56	\$4.59257	\$4.70464	\$4.81000	\$5.14552	\$5.36473	\$5.69568
57	\$4.36617	\$4.46724	\$4.56087	\$4.88112	\$5.08072	\$5.39338
58	\$4.15093	\$4.24183	\$4.32464	\$4.63030	\$4.81175	\$5.10712
59	\$3.94630	\$4.02779	\$4.10064	\$4.39237	\$4.55702	\$4.83606
60	\$3.75176	\$3.82454	\$3.88825	\$4.16667	\$4.31577	\$4.57938
61	\$3.56681	\$3.63156	\$3.68686	\$3.95256	\$4.08730	\$4.33632
62	\$3.39098	\$3.44831	\$3.49590	\$3.74946	\$3.87092	\$4.10617
63	\$3.19450	\$3.23949	\$3.27346	\$3.51411	\$3.61371	\$3.83174
64	\$3.00940	\$3.04331	\$3.06517	\$3.29353	\$3.37358	\$3.57566
65	\$2.83503	\$2.85901	\$2.87014	\$3.08680	\$3.14942	\$3.33669
66	\$2.67076	\$2.68587	\$2.68751	\$2.89304	\$2.94015	\$3.11369
67	\$2.53567	\$2.55002	\$2.55158	\$2.74672	\$2.79144	\$2.95620
68	\$2.11908	\$2.13107	\$2.13238	\$2.29545	\$2.33282	\$2.47052
69	\$1.77093	\$1.78096	\$1.78204	\$1.91833	\$1.94956	\$2.06463
70	\$1.47999	\$1.48836	\$1.48927	\$1.60316	\$1.62926	\$1.72543
71	\$1.23684	\$1.24383	\$1.24459	\$1.33978	\$1.36159	\$1.44196
72	\$1.03363	\$1.03948	\$1.04012	\$1.11966	\$1.13789	\$1.20505
73	\$0.89204	\$0.89708	\$0.89763	\$0.96628	\$0.98201	\$1.03997
74	\$0.72172	\$0.72581	\$0.72625	\$0.78179	\$0.79452	\$0.84142
75	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
76	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
77	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
78	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
79	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
80	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
81	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
82	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
83	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
84	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection Through Age 75 - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$8.04413	\$8.63848	\$8.81249	\$8.90258	\$9.02064	\$9.13407	\$9.24716
31	\$8.08029	\$8.67701	\$8.85185	\$8.94222	\$9.06076	\$9.17468	\$9.28825
32	\$8.11600	\$8.71505	\$8.89070	\$8.98133	\$9.10035	\$9.21474	\$9.32879
33	\$8.15126	\$8.75258	\$8.92902	\$9.01990	\$9.13940	\$9.25425	\$9.36876
34	\$8.18603	\$8.78957	\$8.96680	\$9.05791	\$9.17787	\$9.29317	\$9.40812
35	\$8.22031	\$8.82600	\$9.00401	\$9.09534	\$9.21575	\$9.33149	\$9.44688
36	\$8.17241	\$8.77294	\$8.94813	\$9.03776	\$9.15687	\$9.27158	\$9.38595
37	\$8.12479	\$8.72020	\$8.89260	\$8.98055	\$9.09837	\$9.21206	\$9.32541
38	\$8.07745	\$8.66778	\$8.83741	\$8.92369	\$9.04024	\$9.15292	\$9.26526
39	\$8.03038	\$8.61567	\$8.78256	\$8.86720	\$8.98248	\$9.09416	\$9.20550
40	\$7.98359	\$8.56388	\$8.72806	\$8.81106	\$8.92509	\$9.03578	\$9.14613
41	\$7.93707	\$8.51240	\$8.67389	\$8.75528	\$8.86807	\$8.97777	\$9.08714
42	\$7.89082	\$8.46122	\$8.62006	\$8.69986	\$8.81141	\$8.92013	\$9.02853
43	\$7.84484	\$8.41036	\$8.56656	\$8.64478	\$8.75512	\$8.86286	\$8.97029
44	\$7.79913	\$8.35980	\$8.51340	\$8.59005	\$8.69918	\$8.80597	\$8.91243
45	\$7.75368	\$8.30954	\$8.46056	\$8.53567	\$8.64360	\$8.74943	\$8.85495
46	\$7.61057	\$8.15223	\$8.29821	\$8.36995	\$8.47528	\$8.57876	\$8.68193
47	\$7.47011	\$7.99790	\$8.13898	\$8.20745	\$8.31024	\$8.41142	\$8.51230
48	\$7.33223	\$7.84650	\$7.98280	\$8.04810	\$8.14842	\$8.24735	\$8.34598
49	\$7.19690	\$7.69795	\$7.82962	\$7.89185	\$7.98974	\$8.08647	\$8.18291
50	\$7.06407	\$7.55223	\$7.67938	\$7.73863	\$7.83416	\$7.92873	\$8.02302
51	\$6.93369	\$7.40925	\$7.53202	\$7.58838	\$7.68161	\$7.77407	\$7.86626
52	\$6.80572	\$7.26899	\$7.38749	\$7.44105	\$7.53202	\$7.62243	\$7.71256
53	\$6.68011	\$7.13138	\$7.24574	\$7.29659	\$7.38535	\$7.47374	\$7.56187
54	\$6.55682	\$6.99638	\$7.10670	\$7.15492	\$7.24154	\$7.32795	\$7.41411
55	\$6.43580	\$6.86393	\$6.97033	\$7.01601	\$7.10052	\$7.18501	\$7.26925
56	\$6.08373	\$6.47853	\$6.57375	\$6.61276	\$6.69188	\$6.77120	\$6.85028
57	\$5.75091	\$6.11477	\$6.19973	\$6.23269	\$6.30675	\$6.38121	\$6.45545
58	\$5.43630	\$5.77144	\$5.84700	\$5.87446	\$5.94379	\$6.01369	\$6.08339
59	\$5.13891	\$5.44738	\$5.51433	\$5.53682	\$5.60172	\$5.66734	\$5.73276
60	\$4.85778	\$5.14152	\$5.20059	\$5.21859	\$5.27933	\$5.34093	\$5.40235
61	\$4.59203	\$4.85283	\$4.90470	\$4.91864	\$4.97550	\$5.03332	\$5.09098
62	\$4.34082	\$4.58035	\$4.62564	\$4.63594	\$4.68915	\$4.74343	\$4.79755
63	\$4.03321	\$4.23906	\$4.27145	\$4.27414	\$4.32227	\$4.37176	\$4.42110
64	\$3.74739	\$3.92319	\$3.94437	\$3.96130	\$3.98410	\$4.02921	\$4.07419
65	\$3.48183	\$3.63086	\$3.64235	\$3.65514	\$3.67239	\$3.71350	\$3.75450
66	\$3.23509	\$3.36032	\$3.36345	\$3.37265	\$3.38507	\$3.42253	\$3.45989
67	\$3.07146	\$3.19035	\$3.19332	\$3.20207	\$3.21385	\$3.24942	\$3.28489
68	\$2.56684	\$2.66620	\$2.66869	\$2.67599	\$2.68584	\$2.71557	\$2.74521
69	\$2.14513	\$2.22817	\$2.23024	\$2.23635	\$2.24458	\$2.26942	\$2.29419
70	\$1.79270	\$1.86210	\$1.86383	\$1.86894	\$1.87581	\$1.89658	\$1.91728
71	\$1.49818	\$1.55617	\$1.55762	\$1.56188	\$1.56763	\$1.58498	\$1.60228
72	\$1.25204	\$1.30050	\$1.30171	\$1.30528	\$1.31008	\$1.32458	\$1.33904
73	\$1.08052	\$1.12235	\$1.12339	\$1.12647	\$1.13061	\$1.14313	\$1.15560
74	\$0.87422	\$0.90806	\$0.90891	\$0.91140	\$0.91475	\$0.92488	\$0.93497
75	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
76	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
77	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
78	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
79	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
80	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
81	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
82	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
83	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
84	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Urban CPI Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$3.42020	\$3.54729	\$3.82674	\$4.06772	\$4.30086	\$4.57682
31	\$3.45275	\$3.58073	\$3.86257	\$4.10550	\$4.34013	\$4.61834
32	\$3.48553	\$3.61438	\$3.89861	\$4.14351	\$4.37960	\$4.66007
33	\$3.51853	\$3.64826	\$3.93489	\$4.18175	\$4.41929	\$4.70202
34	\$3.55177	\$3.68236	\$3.97139	\$4.22021	\$4.45919	\$4.74419
35	\$3.58522	\$3.71668	\$4.00812	\$4.25890	\$4.49929	\$4.78655
36	\$3.65616	\$3.79019	\$4.08839	\$4.34479	\$4.58972	\$4.88364
37	\$3.72851	\$3.86514	\$4.17028	\$4.43242	\$4.68197	\$4.98271
38	\$3.80229	\$3.94159	\$4.25380	\$4.52181	\$4.77608	\$5.08378
39	\$3.87753	\$4.01954	\$4.33899	\$4.61300	\$4.87208	\$5.18690
40	\$3.95426	\$4.09903	\$4.42589	\$4.70604	\$4.97000	\$5.29211
41	\$4.03251	\$4.18010	\$4.51453	\$4.80095	\$5.06990	\$5.39946
42	\$4.11230	\$4.26277	\$4.60495	\$4.89777	\$5.17180	\$5.50898
43	\$4.19368	\$4.34708	\$4.69718	\$4.99655	\$5.27575	\$5.62073
44	\$4.27666	\$4.43305	\$4.79125	\$5.09732	\$5.38179	\$5.73474
45	\$4.36129	\$4.52072	\$4.88721	\$5.20012	\$5.48996	\$5.85107
46	\$4.45992	\$4.62243	\$4.99843	\$5.31913	\$5.61403	\$5.98427
47	\$4.56077	\$4.72643	\$5.11217	\$5.44086	\$5.74090	\$6.12050
48	\$4.66391	\$4.83277	\$5.22851	\$5.56537	\$5.87063	\$6.25983
49	\$4.76937	\$4.94150	\$5.34749	\$5.69273	\$6.00330	\$6.40233
50	\$4.87723	\$5.05268	\$5.46918	\$5.82301	\$6.13897	\$6.54808
51	\$4.98752	\$5.16636	\$5.59364	\$5.95627	\$6.27770	\$6.69714
52	\$5.10031	\$5.28260	\$5.72093	\$6.09259	\$6.41957	\$6.84960
53	\$5.21564	\$5.40145	\$5.85112	\$6.23202	\$6.56464	\$7.00553
54	\$5.33359	\$5.52298	\$5.98427	\$6.37464	\$6.71300	\$7.16501
55	\$5.45420	\$5.64724	\$6.12045	\$6.52052	\$6.86470	\$7.32812
56	\$5.52602	\$5.71977	\$6.20053	\$6.60606	\$6.94987	\$7.41984
57	\$5.59878	\$5.79323	\$6.28166	\$6.69272	\$7.03610	\$7.51271
58	\$5.67249	\$5.86764	\$6.36386	\$6.78052	\$7.12340	\$7.60674
59	\$5.74718	\$5.94300	\$6.44712	\$6.86947	\$7.21179	\$7.70195
60	\$5.82285	\$6.01933	\$6.53148	\$6.95959	\$7.30127	\$7.79835
61	\$5.89952	\$6.09664	\$6.61694	\$7.05088	\$7.39186	\$7.89595
62	\$5.97720	\$6.17494	\$6.70352	\$7.14338	\$7.48357	\$7.99478
63	\$6.03801	\$6.23463	\$6.77075	\$7.21526	\$7.55065	\$8.06776
64	\$6.09944	\$6.29490	\$6.83865	\$7.28785	\$7.61833	\$8.14141
65	\$6.16149	\$6.35574	\$6.90723	\$7.36118	\$7.68662	\$8.21574
66	\$6.22418	\$6.41718	\$6.97650	\$7.43525	\$7.75551	\$8.29074
67	\$6.28750	\$6.47921	\$7.04646	\$7.51006	\$7.82503	\$8.36642
68	\$6.36742	\$6.55648	\$7.13502	\$7.60502	\$7.91056	\$8.46056
69	\$6.44835	\$6.63467	\$7.22469	\$7.70119	\$7.99703	\$8.55577
70	\$6.53030	\$6.71379	\$7.31549	\$7.79857	\$8.08444	\$8.65204
71	\$6.61330	\$6.79385	\$7.40743	\$7.89718	\$8.17281	\$8.74940
72	\$6.69736	\$6.87487	\$7.50052	\$7.99704	\$8.26214	\$8.84785
73	\$6.85605	\$7.03050	\$7.67897	\$8.18959	\$8.44182	\$9.04621
74	\$7.01850	\$7.18965	\$7.86167	\$8.38677	\$8.62540	\$9.24903
75	\$7.18479	\$7.35240	\$8.04872	\$8.58870	\$8.81297	\$9.45638
76	\$7.35503	\$7.51884	\$8.24021	\$8.79550	\$9.00463	\$9.66839
77	\$7.52930	\$7.68904	\$8.43626	\$9.00727	\$9.20045	\$9.88515
78	\$7.56925	\$7.71417	\$8.47381	\$9.04671	\$9.20379	\$9.89349
79	\$7.60942	\$7.73938	\$8.51153	\$9.08632	\$9.20714	\$9.90183
80	\$7.64980	\$7.76467	\$8.54941	\$9.12610	\$9.21048	\$9.91019
81	\$7.69039	\$7.79004	\$8.58747	\$9.16606	\$9.21383	\$9.91854
82	\$7.73120	\$7.81550	\$8.62569	\$9.20619	\$9.21718	\$9.92691
83	\$7.77240	\$7.83273	\$8.65529	\$9.23395	\$9.24497	\$9.90190
84	\$7.81383	\$7.85000	\$8.68499	\$9.26179	\$9.27285	\$9.87695

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Urban CPI Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$4.72109	\$4.86075	\$5.00809	\$5.30847	\$5.58476	\$5.89674
31	\$4.76368	\$4.90428	\$5.05264	\$5.35536	\$5.63364	\$5.94790
32	\$4.80649	\$4.94802	\$5.09737	\$5.40244	\$5.68271	\$5.99925
33	\$4.84951	\$4.99197	\$5.14231	\$5.44971	\$5.73195	\$6.05078
34	\$4.89274	\$5.03611	\$5.18745	\$5.49718	\$5.78137	\$6.10247
35	\$4.93618	\$5.08045	\$5.23277	\$5.54483	\$5.83096	\$6.15430
36	\$5.03646	\$5.18362	\$5.33901	\$5.65806	\$5.95021	\$6.28022
37	\$5.13877	\$5.28889	\$5.44742	\$5.77360	\$6.07189	\$6.40872
38	\$5.24316	\$5.39629	\$5.55802	\$5.89150	\$6.19607	\$6.53985
39	\$5.34967	\$5.50587	\$5.67087	\$6.01180	\$6.32278	\$6.67366
40	\$5.45835	\$5.61768	\$5.78601	\$6.13457	\$6.45208	\$6.81021
41	\$5.56923	\$5.73176	\$5.90348	\$6.25984	\$6.58403	\$6.94955
42	\$5.68237	\$5.84816	\$6.02334	\$6.38767	\$6.71868	\$7.09174
43	\$5.79780	\$5.96692	\$6.14564	\$6.51811	\$6.85608	\$7.23685
44	\$5.91558	\$6.08809	\$6.27042	\$6.65121	\$6.99629	\$7.38492
45	\$6.03575	\$6.21172	\$6.39773	\$6.78703	\$7.13937	\$7.53602
46	\$6.17315	\$6.35254	\$6.54226	\$6.94098	\$7.30089	\$7.70609
47	\$6.31367	\$6.49656	\$6.69005	\$7.09842	\$7.46606	\$7.88000
48	\$6.45739	\$6.64383	\$6.84118	\$7.25943	\$7.63496	\$8.05783
49	\$6.60438	\$6.79445	\$6.99572	\$7.42410	\$7.80769	\$8.23967
50	\$6.75472	\$6.94848	\$7.15376	\$7.59250	\$7.98432	\$8.42562
51	\$6.90849	\$7.10601	\$7.31536	\$7.76471	\$8.16496	\$8.61576
52	\$7.06575	\$7.26710	\$7.48062	\$7.94084	\$8.34967	\$8.81020
53	\$7.22659	\$7.43185	\$7.64960	\$8.12096	\$8.53857	\$9.00902
54	\$7.39109	\$7.60033	\$7.82241	\$8.30517	\$8.73174	\$9.21233
55	\$7.55934	\$7.77263	\$7.99912	\$8.49355	\$8.92928	\$9.42023
56	\$7.65317	\$7.86711	\$8.09451	\$8.59486	\$9.03373	\$9.52886
57	\$7.74815	\$7.96274	\$8.19103	\$8.69739	\$9.13941	\$9.63873
58	\$7.84432	\$8.05952	\$8.28870	\$8.80113	\$9.24632	\$9.74988
59	\$7.94168	\$8.15749	\$8.38754	\$8.90612	\$9.35448	\$9.86230
60	\$8.04025	\$8.25665	\$8.48756	\$9.01235	\$9.46391	\$9.97603
61	\$8.14005	\$8.35701	\$8.58876	\$9.11986	\$9.57462	\$10.09106
62	\$8.24108	\$8.45859	\$8.69118	\$9.22864	\$9.68662	\$10.20742
63	\$8.31488	\$8.53100	\$8.76251	\$9.30436	\$9.76266	\$10.28494
64	\$8.38935	\$8.60404	\$8.83442	\$9.38070	\$9.83929	\$10.36304
65	\$8.46448	\$8.67770	\$8.90692	\$9.45766	\$9.91653	\$10.44174
66	\$8.54029	\$8.75199	\$8.98002	\$9.53526	\$9.99437	\$10.52104
67	\$8.61677	\$8.82691	\$9.05372	\$9.61349	\$10.07282	\$10.60094
68	\$8.71135	\$8.91832	\$9.14243	\$9.70789	\$10.16611	\$10.69477
69	\$8.80696	\$9.01068	\$9.23201	\$9.80322	\$10.26026	\$10.78943
70	\$8.90363	\$9.10399	\$9.32246	\$9.89948	\$10.35528	\$10.88493
71	\$9.00135	\$9.19827	\$9.41380	\$9.99669	\$10.45119	\$10.98127
72	\$9.10015	\$9.29353	\$9.50604	\$10.09485	\$10.54798	\$11.07847
73	\$9.30130	\$9.49105	\$9.70077	\$10.30325	\$10.75732	\$11.29133
74	\$9.50691	\$9.69277	\$9.89949	\$10.51595	\$10.97080	\$11.50827
75	\$9.71705	\$9.89878	\$10.10229	\$10.73303	\$11.18853	\$11.72939
76	\$9.93184	\$10.10916	\$10.30923	\$10.95461	\$11.41058	\$11.95475
77	\$10.15138	\$10.32402	\$10.52042	\$11.18075	\$11.63703	\$12.18444
78	\$10.15194	\$10.30851	\$10.48943	\$11.14409	\$11.57900	\$12.10905
79	\$10.15250	\$10.29302	\$10.45854	\$11.10755	\$11.52126	\$12.03413
80	\$10.15306	\$10.27755	\$10.42774	\$11.07113	\$11.46381	\$11.95968
81	\$10.15362	\$10.26211	\$10.39702	\$11.03483	\$11.40664	\$11.88568
82	\$10.15418	\$10.24669	\$10.36640	\$10.99865	\$11.34976	\$11.81214
83	\$10.11525	\$10.18338	\$10.27900	\$10.89419	\$11.20900	\$11.64339
84	\$10.07647	\$10.12045	\$10.19234	\$10.79072	\$11.06998	\$11.47705

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Urban CPI Compound Inflation Protection - Reimbursement - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$6.33508	\$6.78492	\$6.89151	\$6.95697	\$7.04625	\$7.13274	\$7.21897
31	\$6.38937	\$6.84240	\$6.94978	\$7.01561	\$7.10555	\$7.19268	\$7.27955
32	\$6.44381	\$6.90003	\$7.00817	\$7.07438	\$7.16496	\$7.25274	\$7.34025
33	\$6.49840	\$6.95778	\$7.06669	\$7.13327	\$7.22450	\$7.31291	\$7.40106
34	\$6.55313	\$7.01565	\$7.12532	\$7.19226	\$7.28414	\$7.37318	\$7.46196
35	\$6.60800	\$7.07363	\$7.18407	\$7.25136	\$7.34386	\$7.43353	\$7.52294
36	\$6.74251	\$7.21657	\$7.32755	\$7.39556	\$7.48964	\$7.58097	\$7.67203
37	\$6.87976	\$7.36239	\$7.47389	\$7.54263	\$7.63831	\$7.73133	\$7.82408
38	\$7.01980	\$7.51116	\$7.62316	\$7.69263	\$7.78993	\$7.88468	\$7.97914
39	\$7.16269	\$7.66294	\$7.77541	\$7.84560	\$7.94456	\$8.04106	\$8.13728
40	\$7.30849	\$7.81778	\$7.93070	\$8.00162	\$8.10226	\$8.20055	\$8.29855
41	\$7.45726	\$7.97576	\$8.08909	\$8.16074	\$8.26309	\$8.36320	\$8.46301
42	\$7.60906	\$8.13692	\$8.25064	\$8.32303	\$8.42711	\$8.52908	\$8.63074
43	\$7.76394	\$8.30134	\$8.41542	\$8.48854	\$8.59439	\$8.69825	\$8.80179
44	\$7.92198	\$8.46909	\$8.58349	\$8.65735	\$8.76499	\$8.87077	\$8.97622
45	\$8.08324	\$8.64022	\$8.75492	\$8.82951	\$8.93898	\$9.04671	\$9.15412
46	\$8.26409	\$8.83145	\$8.94727	\$9.02263	\$9.13430	\$9.24433	\$9.35402
47	\$8.44898	\$9.02692	\$9.14385	\$9.21997	\$9.33390	\$9.44626	\$9.55829
48	\$8.63801	\$9.22671	\$9.34475	\$9.42163	\$9.53785	\$9.65260	\$9.76701
49	\$8.83127	\$9.43093	\$9.55006	\$9.62770	\$9.74626	\$9.86345	\$9.98029
50	\$9.02885	\$9.63966	\$9.75989	\$9.83828	\$9.95922	\$10.07891	\$10.19823
51	\$9.23085	\$9.85302	\$9.97432	\$10.05346	\$10.17684	\$10.29907	\$10.42094
52	\$9.43737	\$10.07109	\$10.19346	\$10.27335	\$10.39921	\$10.52404	\$10.64850
53	\$9.64852	\$10.29399	\$10.41742	\$10.49804	\$10.62644	\$10.75393	\$10.88103
54	\$9.86438	\$10.52183	\$10.64630	\$10.72766	\$10.85864	\$10.98884	\$11.11864
55	\$10.08508	\$10.75471	\$10.88021	\$10.96229	\$11.09591	\$11.22887	\$11.36144
56	\$10.19781	\$10.87113	\$10.99615	\$11.07777	\$11.21276	\$11.34715	\$11.48113
57	\$10.31181	\$10.98880	\$11.11332	\$11.19446	\$11.33085	\$11.46667	\$11.60209
58	\$10.42708	\$11.10775	\$11.23175	\$11.31238	\$11.45017	\$11.58745	\$11.72432
59	\$10.54363	\$11.22799	\$11.35143	\$11.43154	\$11.57076	\$11.70950	\$11.84784
60	\$10.66149	\$11.34953	\$11.47239	\$11.55196	\$11.69261	\$11.83284	\$11.97265
61	\$10.78067	\$11.47239	\$11.59464	\$11.67364	\$11.81575	\$11.95748	\$12.09879
62	\$10.90118	\$11.59657	\$11.71819	\$11.79661	\$11.94018	\$12.08343	\$12.22625
63	\$10.97803	\$11.67273	\$11.79247	\$11.86928	\$12.01381	\$12.15813	\$12.30202
64	\$11.05542	\$11.74939	\$11.86722	\$11.94239	\$12.08790	\$12.23329	\$12.37826
65	\$11.13335	\$11.82655	\$11.94245	\$12.01595	\$12.16244	\$12.30892	\$12.45497
66	\$11.21183	\$11.90422	\$12.01815	\$12.08997	\$12.23744	\$12.38502	\$12.53216
67	\$11.29087	\$11.98240	\$12.09433	\$12.16444	\$12.31290	\$12.46158	\$12.60982
68	\$11.38027	\$12.06691	\$12.17329	\$12.23999	\$12.38956	\$12.53954	\$12.68907
69	\$11.47038	\$12.15202	\$12.25276	\$12.31601	\$12.46670	\$12.61799	\$12.76883
70	\$11.56121	\$12.23773	\$12.33276	\$12.39250	\$12.54431	\$12.69692	\$12.84908
71	\$11.65275	\$12.32405	\$12.41327	\$12.46947	\$12.62241	\$12.77635	\$12.92984
72	\$11.74502	\$12.41097	\$12.49431	\$12.54691	\$12.70100	\$12.85628	\$13.01110
73	\$11.95178	\$12.60945	\$12.67994	\$12.72626	\$12.88345	\$13.04206	\$13.20019
74	\$12.16218	\$12.81111	\$12.86834	\$12.90818	\$13.06853	\$13.23052	\$13.39203
75	\$12.37629	\$13.01599	\$13.05953	\$13.09269	\$13.25626	\$13.42171	\$13.58666
76	\$12.59416	\$13.22415	\$13.25356	\$13.27984	\$13.44669	\$13.61565	\$13.78411
77	\$12.81587	\$13.43564	\$13.45047	\$13.46967	\$13.63985	\$13.81240	\$13.98444
78	\$12.70499	\$13.29147	\$13.29356	\$13.29561	\$13.46477	\$13.63654	\$13.80779
79	\$12.59506	\$13.14885	\$13.19202	\$13.23458	\$13.29194	\$13.46291	\$13.63337
80	\$12.48609	\$13.00775	\$13.04202	\$13.07580	\$13.12133	\$13.29150	\$13.46116
81	\$12.37806	\$12.86817	\$12.89374	\$12.91894	\$12.95290	\$13.12227	\$13.29112
82	\$12.27096	\$12.73009	\$12.74715	\$12.76397	\$12.78664	\$12.95519	\$13.12323
83	\$12.05664	\$12.48164	\$12.49129	\$12.50079	\$12.51360	\$12.68016	\$12.84622
84	\$11.84607	\$12.23804	\$12.24056	\$12.24305	\$12.24639	\$12.41097	\$12.57506

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **No Inflation - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

Issue Age	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$0.74452	\$0.79004	\$0.84921	\$0.90809	\$0.98133	\$1.05419
31	\$0.76496	\$0.81175	\$0.87255	\$0.93306	\$1.00834	\$1.08321
32	\$0.78592	\$0.83398	\$0.89646	\$0.95867	\$1.03602	\$1.11298
33	\$0.80738	\$0.85677	\$0.92097	\$0.98492	\$1.06441	\$1.14350
34	\$0.82937	\$0.88011	\$0.94609	\$1.01182	\$1.09351	\$1.17481
35	\$0.85189	\$0.90403	\$0.97184	\$1.03939	\$1.12334	\$1.20690
36	\$0.90383	\$0.95906	\$1.03089	\$1.10264	\$1.19164	\$1.28025
37	\$0.95842	\$1.01693	\$1.09306	\$1.16926	\$1.26360	\$1.35758
38	\$1.01581	\$1.07779	\$1.15847	\$1.23938	\$1.33941	\$1.43911
39	\$1.07612	\$1.14177	\$1.22730	\$1.31322	\$1.41928	\$1.52503
40	\$1.13950	\$1.20905	\$1.29969	\$1.39094	\$1.50342	\$1.61558
41	\$1.20606	\$1.27974	\$1.37583	\$1.47274	\$1.59201	\$1.71100
42	\$1.27599	\$1.35403	\$1.45590	\$1.55881	\$1.68530	\$1.81152
43	\$1.34942	\$1.43210	\$1.54007	\$1.64936	\$1.78353	\$1.91740
44	\$1.42654	\$1.51410	\$1.62858	\$1.74462	\$1.88692	\$2.02893
45	\$1.50749	\$1.60024	\$1.72159	\$1.84480	\$1.99573	\$2.14638
46	\$1.61196	\$1.71099	\$1.84060	\$1.97250	\$2.13378	\$2.29481
47	\$1.72300	\$1.82874	\$1.96718	\$2.10840	\$2.28076	\$2.45291
48	\$1.84097	\$1.95391	\$2.10180	\$2.25298	\$2.43720	\$2.62125
49	\$1.96630	\$2.08691	\$2.24493	\$2.40679	\$2.60373	\$2.80049
50	\$2.09943	\$2.22825	\$2.39709	\$2.57041	\$2.78093	\$2.99131
51	\$2.24082	\$2.37840	\$2.55883	\$2.74441	\$2.96949	\$3.19443
52	\$2.39094	\$2.53788	\$2.73071	\$2.92943	\$3.17009	\$3.41062
53	\$2.55030	\$2.70727	\$2.91337	\$3.12615	\$3.38348	\$3.64067
54	\$2.71947	\$2.88713	\$3.10742	\$3.33527	\$3.61045	\$3.88547
55	\$2.89901	\$3.07810	\$3.31358	\$3.55754	\$3.85182	\$4.14592
56	\$3.09609	\$3.28736	\$3.53887	\$3.79982	\$4.11423	\$4.42842
57	\$3.30618	\$3.51047	\$3.77911	\$4.05823	\$4.39416	\$4.72980
58	\$3.53016	\$3.74832	\$4.03529	\$4.33384	\$4.69274	\$5.05132
59	\$3.76889	\$4.00190	\$4.30842	\$4.62777	\$5.01123	\$5.39430
60	\$4.02334	\$4.27220	\$4.59962	\$4.94119	\$5.35090	\$5.76016
61	\$4.29452	\$4.56031	\$4.91006	\$5.27542	\$5.71318	\$6.15038
62	\$4.58352	\$4.86738	\$5.24100	\$5.63177	\$6.09951	\$6.56659
63	\$4.92008	\$5.22491	\$5.62620	\$6.04659	\$6.54919	\$7.05078
64	\$5.28029	\$5.60764	\$6.03866	\$6.49089	\$7.03100	\$7.56963
65	\$5.66577	\$6.01729	\$6.48025	\$6.96674	\$7.54713	\$8.12556
66	\$6.07823	\$6.45571	\$6.95299	\$7.47632	\$8.10000	\$8.72117
67	\$6.51951	\$6.92487	\$7.45901	\$8.02196	\$8.69217	\$9.35923
68	\$7.08567	\$7.52640	\$8.10760	\$8.72065	\$9.45033	\$10.17678
69	\$7.70095	\$8.18014	\$8.81256	\$9.48017	\$10.27461	\$11.06574
70	\$8.36961	\$8.89063	\$9.57877	\$10.30581	\$11.17077	\$12.03235
71	\$9.10900	\$9.67629	\$10.42613	\$11.21900	\$12.16206	\$13.10167
72	\$9.91363	\$10.53132	\$11.34841	\$12.21309	\$13.24131	\$14.26603
73	\$11.00731	\$11.69438	\$12.60543	\$13.56880	\$14.71696	\$15.86120
74	\$12.21737	\$12.98153	\$13.99724	\$15.07048	\$16.35240	\$17.62993
75	\$13.55588	\$14.40571	\$15.53797	\$16.73354	\$18.16458	\$19.59073
76	\$15.03614	\$15.98117	\$17.24322	\$18.57493	\$20.17221	\$21.76405
77	\$16.67281	\$17.72361	\$19.13018	\$20.61341	\$22.39598	\$24.17249
78	\$18.42118	\$19.58306	\$21.13942	\$22.77450	\$24.74945	\$26.71547
79	\$20.34582	\$21.63017	\$23.35169	\$25.15376	\$27.34103	\$29.51614
80	\$22.46403	\$23.88336	\$25.78697	\$27.77264	\$30.19419	\$32.59992
81	\$24.79478	\$26.36288	\$28.46717	\$30.65469	\$33.33470	\$35.99473
82	\$27.35886	\$29.09089	\$31.41632	\$33.82569	\$36.79076	\$39.73121
83	\$30.55770	\$32.49049	\$35.08839	\$37.76338	\$41.08039	\$44.37059
84	\$34.10055	\$36.25572	\$39.15524	\$42.12293	\$45.82979	\$49.50775
85	\$38.02267	\$40.42411	\$43.65736	\$46.94745	\$51.08594	\$55.19363
86	\$42.36285	\$45.03689	\$48.63923	\$52.28433	\$56.90051	\$61.48420
87	\$47.16373	\$50.13940	\$54.14979	\$58.18565	\$63.33023	\$68.44098
88	\$51.45568	\$54.70033	\$59.06900	\$63.44103	\$69.05054	\$74.62035
89	\$56.10158	\$59.63684	\$64.39103	\$69.12294	\$75.23269	\$81.29639
90	\$61.12909	\$64.97824	\$70.14718	\$75.26415	\$81.91194	\$88.50681
91	\$66.56803	\$70.75610	\$76.37101	\$81.89985	\$89.12611	\$96.29203
92	\$72.45045	\$77.00437	\$83.09865	\$89.06786	\$96.91584	\$104.69548
93	\$77.47756	\$82.35130	\$88.85805	\$95.17519	\$103.55318	\$111.83018
94	\$82.82036	\$88.03333	\$94.97507	\$101.65566	\$110.59186	\$119.39119
95	\$88.49771	\$94.07037	\$101.47075	\$108.53083	\$118.05477	\$127.40250
96	\$94.52949	\$100.48351	\$108.36731	\$115.82345	\$125.96607	\$135.88939
97	\$100.93679	\$107.29504	\$115.68825	\$123.55757	\$134.35125	\$144.87857
98	\$106.38087	\$113.08183	\$121.90435	\$130.11836	\$141.46000	\$152.49423
99	\$110.95187	\$117.94007	\$127.12066	\$135.61974	\$147.41793	\$158.87351
100	\$114.75327	\$121.98001	\$131.45677	\$140.19004	\$152.36552	\$164.16865

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **No Inflation - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

Issue Age	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$1.09421	\$1.13339	\$1.17547	\$1.25916	\$1.32988	\$1.41741
31	\$1.12435	\$1.16462	\$1.20787	\$1.29390	\$1.36660	\$1.45656
32	\$1.15526	\$1.19664	\$1.24109	\$1.32953	\$1.40428	\$1.49674
33	\$1.18696	\$1.22949	\$1.27517	\$1.36609	\$1.44292	\$1.53797
34	\$1.21946	\$1.26318	\$1.31014	\$1.40360	\$1.48258	\$1.58027
35	\$1.25281	\$1.29772	\$1.34599	\$1.44207	\$1.52326	\$1.62367
36	\$1.32904	\$1.37670	\$1.42793	\$1.52995	\$1.61608	\$1.72258
37	\$1.40944	\$1.46003	\$1.51440	\$1.62275	\$1.71412	\$1.82708
38	\$1.49422	\$1.54793	\$1.60563	\$1.72069	\$1.81764	\$1.93748
39	\$1.58361	\$1.64063	\$1.70188	\$1.82407	\$1.92696	\$2.05408
40	\$1.67785	\$1.73837	\$1.80339	\$1.93317	\$2.04237	\$2.17723
41	\$1.77718	\$1.84144	\$1.91047	\$2.04829	\$2.16419	\$2.30728
42	\$1.88186	\$1.95009	\$2.02337	\$2.16975	\$2.29278	\$2.44459
43	\$1.99217	\$2.06461	\$2.14243	\$2.29788	\$2.42848	\$2.58956
44	\$2.10839	\$2.18533	\$2.26793	\$2.43302	\$2.57167	\$2.74261
45	\$2.23082	\$2.31252	\$2.40024	\$2.57556	\$2.72276	\$2.90415
46	\$2.38533	\$2.47268	\$2.56650	\$2.75424	\$2.91167	\$3.10563
47	\$2.54993	\$2.64334	\$2.74368	\$2.94475	\$3.11311	\$3.32053
48	\$2.72525	\$2.82516	\$2.93248	\$3.14781	\$3.32790	\$3.54973
49	\$2.91198	\$3.01885	\$3.13365	\$3.36427	\$3.55690	\$3.79416
50	\$3.11083	\$3.22514	\$3.34795	\$3.59494	\$3.80103	\$4.05479
51	\$3.32255	\$3.44484	\$3.57624	\$3.84076	\$4.06125	\$4.33268
52	\$3.54796	\$3.67879	\$3.81938	\$4.10268	\$4.33859	\$4.62894
53	\$3.78791	\$3.92788	\$4.07831	\$4.38173	\$4.63416	\$4.94476
54	\$4.04330	\$4.19307	\$4.35403	\$4.67900	\$4.94912	\$5.28138
55	\$4.31510	\$4.47536	\$4.64761	\$4.99564	\$5.28471	\$5.64017
56	\$4.60943	\$4.78076	\$4.96486	\$5.33718	\$5.64646	\$6.02659
57	\$4.92347	\$5.10663	\$5.30341	\$5.70170	\$6.03260	\$6.43912
58	\$5.25854	\$5.45434	\$5.66468	\$6.09076	\$6.44478	\$6.87951
59	\$5.61601	\$5.82534	\$6.05016	\$6.50596	\$6.88472	\$7.34963
60	\$5.99736	\$6.22115	\$6.46146	\$6.94905	\$7.35428	\$7.85145
61	\$6.40418	\$6.64342	\$6.90029	\$7.42187	\$7.85542	\$8.38710
62	\$6.83813	\$7.09390	\$7.36846	\$7.92640	\$8.39025	\$8.95884
63	\$7.34316	\$7.61807	\$7.91332	\$8.51370	\$9.01281	\$9.62506
64	\$7.88445	\$8.17992	\$8.49741	\$9.14344	\$9.68050	\$10.33975
65	\$8.46453	\$8.78211	\$9.12352	\$9.81866	\$10.39653	\$11.10636
66	\$9.08613	\$9.42747	\$9.79460	\$10.54257	\$11.16435	\$11.92863
67	\$9.75215	\$10.11905	\$10.51383	\$11.31861	\$11.98764	\$12.81052
68	\$10.60525	\$11.00531	\$11.43569	\$12.31375	\$13.04453	\$13.94327
69	\$11.53298	\$11.96921	\$12.43841	\$13.39638	\$14.19458	\$15.17616
70	\$12.54186	\$13.01751	\$13.52903	\$14.57419	\$15.44601	\$16.51806
71	\$13.65805	\$14.17742	\$14.73586	\$15.87773	\$16.83129	\$18.00374
72	\$14.87358	\$15.44069	\$16.05034	\$17.29786	\$18.34079	\$19.62303
73	\$16.54109	\$17.17610	\$17.85881	\$19.25709	\$20.42914	\$21.87080
74	\$18.39063	\$19.10156	\$19.86594	\$21.43290	\$22.74972	\$24.37016
75	\$20.44169	\$21.23747	\$22.09313	\$23.84878	\$25.32787	\$27.14883
76	\$22.71584	\$23.60642	\$24.56410	\$26.53076	\$28.19172	\$30.23748
77	\$25.23688	\$26.23338	\$27.30505	\$29.50766	\$31.37239	\$33.67014
78	\$27.89139	\$28.99872	\$30.19139	\$32.63731	\$34.72082	\$37.29285
79	\$30.81495	\$32.04489	\$33.37161	\$36.08676	\$38.41338	\$41.29068
80	\$34.03413	\$35.39971	\$36.87485	\$39.88788	\$42.48455	\$45.70148
81	\$37.57812	\$39.09367	\$40.73311	\$44.07566	\$46.97219	\$50.56681
82	\$41.47888	\$43.16025	\$44.98153	\$48.68848	\$51.91787	\$55.93242
83	\$46.31713	\$48.21003	\$50.26227	\$54.42244	\$58.08879	\$62.64962
84	\$51.67400	\$53.80216	\$56.11149	\$60.77545	\$64.93057	\$70.10336
85	\$57.60251	\$59.99216	\$62.58749	\$67.81121	\$72.51265	\$78.37048
86	\$64.16093	\$66.84105	\$69.75442	\$75.59972	\$80.91140	\$87.53559
87	\$71.41328	\$74.41592	\$77.68270	\$84.21802	\$90.21087	\$97.69183
88	\$77.84172	\$81.12166	\$84.69327	\$91.80372	\$98.37080	\$106.57261
89	\$84.78407	\$88.36226	\$92.26208	\$99.99027	\$107.17656	\$116.15730
90	\$92.27908	\$96.17790	\$100.43100	\$108.82243	\$116.67618	\$126.49828
91	\$100.36833	\$104.61172	\$109.24491	\$118.34821	\$126.92113	\$137.65171
92	\$109.09643	\$113.70998	\$118.75196	\$128.61906	\$137.96662	\$149.67781
93	\$116.46500	\$121.37086	\$126.73887	\$137.21859	\$147.21117	\$159.75103
94	\$124.26823	\$129.48019	\$135.19023	\$146.31189	\$156.98323	\$170.39799
95	\$132.53025	\$138.06267	\$144.13141	\$155.92555	\$167.31099	\$181.64931
96	\$141.27651	\$147.14427	\$153.58914	\$166.08755	\$178.22412	\$193.53718
97	\$150.53379	\$156.75238	\$163.59153	\$176.82734	\$189.75383	\$206.09546
98	\$158.37101	\$164.88316	\$172.05287	\$185.90620	\$199.49714	\$216.70689
99	\$164.93213	\$171.68767	\$179.13192	\$193.49767	\$207.64195	\$225.57669
100	\$170.37568	\$177.33159	\$185.00215	\$199.79001	\$214.39141	\$232.92647

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **No Inflation - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$1.54491	\$1.67647	\$1.71990	\$1.75497	\$1.79167	\$1.82251	\$1.85326
31	\$1.58763	\$1.72286	\$1.76657	\$1.80259	\$1.84028	\$1.87196	\$1.90354
32	\$1.63147	\$1.77048	\$1.81446	\$1.85145	\$1.89015	\$1.92270	\$1.95515
33	\$1.67646	\$1.81935	\$1.86359	\$1.90158	\$1.94133	\$1.97477	\$2.00810
34	\$1.72263	\$1.86952	\$1.91400	\$1.95302	\$1.99385	\$2.02819	\$2.06242
35	\$1.77002	\$1.92101	\$1.96574	\$2.00581	\$2.04773	\$2.08300	\$2.11817
36	\$1.87788	\$2.03808	\$2.08580	\$2.12832	\$2.17277	\$2.21017	\$2.24746
37	\$1.99188	\$2.16187	\$2.21279	\$2.25790	\$2.30503	\$2.34468	\$2.38422
38	\$2.11238	\$2.29277	\$2.34708	\$2.39494	\$2.44490	\$2.48695	\$2.52888
39	\$2.23972	\$2.43116	\$2.48908	\$2.53986	\$2.59283	\$2.63741	\$2.68186
40	\$2.37428	\$2.57745	\$2.63922	\$2.69310	\$2.74923	\$2.79651	\$2.84364
41	\$2.51646	\$2.73207	\$2.79795	\$2.85510	\$2.91460	\$2.96473	\$3.01470
42	\$2.66665	\$2.89550	\$2.96574	\$3.02636	\$3.08943	\$3.14258	\$3.19557
43	\$2.82531	\$3.06821	\$3.14308	\$3.20739	\$3.27424	\$3.33058	\$3.38676
44	\$2.99288	\$3.25072	\$3.33052	\$3.39874	\$3.46958	\$3.52931	\$3.58887
45	\$3.16986	\$3.44356	\$3.52860	\$3.60096	\$3.67603	\$3.73937	\$3.80252
46	\$3.39000	\$3.68307	\$3.77676	\$3.85416	\$3.93445	\$4.00222	\$4.06978
47	\$3.62489	\$3.93870	\$4.04180	\$4.12459	\$4.21046	\$4.28297	\$4.35527
48	\$3.87549	\$4.21155	\$4.32484	\$4.41339	\$4.50523	\$4.58282	\$4.66018
49	\$4.14284	\$4.50272	\$4.62708	\$4.72181	\$4.82001	\$4.90303	\$4.98581
50	\$4.42803	\$4.81344	\$4.94980	\$5.05112	\$5.15613	\$5.24496	\$5.33352
51	\$4.73222	\$5.14497	\$5.29435	\$5.40270	\$5.51500	\$5.61004	\$5.70480
52	\$5.05665	\$5.49869	\$5.66217	\$5.77806	\$5.89814	\$5.99982	\$6.10120
53	\$5.40263	\$5.87605	\$6.05481	\$6.17874	\$6.30714	\$6.41594	\$6.52441
54	\$5.77157	\$6.27860	\$6.47390	\$6.60644	\$6.74372	\$6.86012	\$6.97617
55	\$6.16496	\$6.70799	\$6.92118	\$7.06292	\$7.20970	\$7.33423	\$7.45839
56	\$6.58854	\$7.17036	\$7.40566	\$7.55726	\$7.71432	\$7.84769	\$7.98067
57	\$7.04086	\$7.66423	\$7.92359	\$8.08576	\$8.25379	\$8.39664	\$8.53907
58	\$7.52384	\$8.19174	\$8.47728	\$8.65073	\$8.83051	\$8.98351	\$9.13605
59	\$8.03956	\$8.75513	\$9.06915	\$9.25468	\$9.44703	\$9.61089	\$9.77425
60	\$8.59020	\$9.35683	\$9.70181	\$9.90026	\$10.10606	\$10.28155	\$10.45651
61	\$9.17810	\$9.99943	\$10.37806	\$10.59031	\$10.81050	\$10.99844	\$11.18581
62	\$9.80577	\$10.68568	\$11.10086	\$11.32787	\$11.56345	\$11.76473	\$11.96540
63	\$10.53795	\$11.48754	\$11.94808	\$12.19253	\$12.44667	\$12.66388	\$12.88043
64	\$11.32369	\$12.34842	\$12.85862	\$13.12183	\$13.39598	\$13.63037	\$13.86406
65	\$12.16687	\$13.27263	\$13.83712	\$14.12053	\$14.41624	\$14.66916	\$14.92133
66	\$13.07159	\$14.26473	\$14.88858	\$15.19371	\$15.51268	\$15.78559	\$16.05768
67	\$14.04230	\$15.32965	\$16.01836	\$16.34689	\$16.69090	\$16.98536	\$17.27894
68	\$15.29183	\$16.70324	\$17.47635	\$17.83494	\$18.21112	\$18.53419	\$18.85630
69	\$16.65250	\$18.19985	\$19.06690	\$19.45830	\$19.86967	\$20.22410	\$20.57747
70	\$18.13422	\$19.83050	\$20.80208	\$21.22928	\$21.67911	\$22.06793	\$22.45558
71	\$19.77536	\$21.63739	\$22.72674	\$23.19367	\$23.68623	\$24.11334	\$24.53918
72	\$21.56499	\$23.60885	\$24.82931	\$25.33965	\$25.87898	\$26.34814	\$26.81589
73	\$24.05757	\$26.36535	\$27.77306	\$28.34509	\$28.95037	\$29.47954	\$30.00713
74	\$26.83193	\$29.43677	\$31.05775	\$31.69884	\$32.37800	\$32.97468	\$33.56958
75	\$29.91938	\$32.85854	\$34.72221	\$35.44057	\$36.20249	\$36.87511	\$37.54571
76	\$33.35472	\$36.66995	\$38.80960	\$39.61444	\$40.46906	\$41.22705	\$41.98277
77	\$37.17650	\$40.91471	\$43.36797	\$44.26953	\$45.22795	\$46.08192	\$46.93334
78	\$41.22674	\$45.44142	\$48.22039	\$49.22354	\$50.29922	\$51.26256	\$52.22301
79	\$45.70130	\$50.44923	\$53.59388	\$54.70976	\$55.91645	\$57.00240	\$58.08510
80	\$50.64348	\$55.98793	\$59.54285	\$60.78386	\$62.13686	\$63.36020	\$64.57988
81	\$56.10091	\$62.11233	\$66.12733	\$67.50716	\$69.02354	\$70.40077	\$71.77388
82	\$62.12597	\$68.88280	\$73.41346	\$74.94730	\$76.64603	\$78.19556	\$79.74046
83	\$69.69807	\$77.43124	\$82.53588	\$84.26489	\$86.18995	\$87.95937	\$89.72349
84	\$78.11116	\$86.94483	\$92.69178	\$94.63905	\$96.81849	\$98.83619	\$100.84784
85	\$87.45408	\$97.52713	\$103.99251	\$106.18375	\$108.64898	\$110.94678	\$113.23771
86	\$97.82472	\$109.29244	\$116.56110	\$119.02491	\$121.81101	\$124.42462	\$127.03040
87	\$109.33097	\$122.36697	\$130.53338	\$133.30161	\$136.44779	\$139.41722	\$142.37775
88	\$119.36265	\$133.80878	\$142.56685	\$145.54892	\$148.98698	\$152.27104	\$155.54526
89	\$130.19342	\$146.17607	\$155.56542	\$158.77619	\$162.53089	\$166.15861	\$169.77546
90	\$141.88302	\$159.53904	\$169.60183	\$173.05712	\$177.15524	\$181.15813	\$185.14903
91	\$154.49551	\$173.97308	\$184.75412	\$188.47080	\$192.94127	\$197.35355	\$201.75261
92	\$168.09953	\$189.55903	\$201.10600	\$205.10203	\$209.97614	\$214.83494	\$219.67919
93	\$179.54141	\$202.61081	\$214.41140	\$218.61323	\$223.79369	\$229.00808	\$234.20686
94	\$191.63717	\$216.41517	\$228.46123	\$232.87755	\$238.38169	\$243.97413	\$249.54983
95	\$204.42182	\$231.01276	\$243.29460	\$247.93443	\$253.78049	\$259.77477	\$265.75110
96	\$217.93215	\$246.44637	\$258.95259	\$263.82530	\$270.03248	\$276.45380	\$282.85590
97	\$232.20690	\$262.76105	\$275.47843	\$280.59369	\$287.18227	\$294.05732	\$300.91179
98	\$244.27081	\$276.55556	\$289.42966	\$294.74702	\$301.65779	\$308.91842	\$316.15732
99	\$254.35609	\$288.09207	\$301.08267	\$306.56701	\$313.74707	\$321.33148	\$328.89319
100	\$262.71399	\$297.65563	\$310.73309	\$316.35454	\$323.75772	\$331.61142	\$339.44160

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Convertible Inflation Protection - Cash Benefit - Rider Premium**

Annual Rates per \$30 of Monthly Benefit						
	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$4.37495	\$4.60984	\$4.95159	\$5.28488	\$5.71441	\$6.10339
31	\$4.38255	\$4.61786	\$4.96025	\$5.29416	\$5.72446	\$6.11415
32	\$4.38956	\$4.62528	\$4.96825	\$5.30271	\$5.73373	\$6.12405
33	\$4.39599	\$4.63206	\$4.97555	\$5.31050	\$5.74217	\$6.13306
34	\$4.40181	\$4.63821	\$4.98214	\$5.31754	\$5.74977	\$6.14115
35	\$4.40701	\$4.64367	\$4.98799	\$5.32378	\$5.75649	\$6.14829
36	\$4.41117	\$4.64898	\$4.99378	\$5.33002	\$5.76323	\$6.15543
37	\$4.41741	\$4.65436	\$4.99961	\$5.33626	\$5.76997	\$6.16257
38	\$4.42569	\$4.66081	\$5.00549	\$5.34250	\$5.77671	\$6.16971
39	\$4.03596	\$4.25361	\$4.57138	\$4.88197	\$5.28167	\$5.64409
40	\$3.94819	\$4.16132	\$4.47278	\$4.77737	\$5.16921	\$5.52464
41	\$3.86233	\$4.07104	\$4.37631	\$4.67501	\$5.05915	\$5.40772
42	\$3.77833	\$3.98272	\$4.28192	\$4.57484	\$4.95144	\$5.29327
43	\$3.69616	\$3.89631	\$4.18957	\$4.47682	\$4.84601	\$5.18124
44	\$3.61578	\$3.81178	\$4.09920	\$4.38091	\$4.74283	\$5.07159
45	\$3.53714	\$3.72908	\$4.01079	\$4.28704	\$4.64185	\$4.96425
46	\$3.27121	\$3.44898	\$3.71009	\$3.96595	\$4.29479	\$4.59365
47	\$3.02527	\$3.18992	\$3.43193	\$3.66892	\$3.97367	\$4.25071
48	\$2.79783	\$2.95031	\$3.17462	\$3.39412	\$3.67656	\$3.93338
49	\$2.58748	\$2.72871	\$2.93661	\$3.13991	\$3.40167	\$3.63974
50	\$2.39295	\$2.52375	\$2.71644	\$2.90474	\$3.14733	\$3.36801
51	\$2.21304	\$2.33418	\$2.51278	\$2.68719	\$2.91201	\$3.11658
52	\$2.04666	\$2.15886	\$2.32439	\$2.48593	\$2.69428	\$2.88391
53	\$1.89279	\$1.99670	\$2.15012	\$2.29974	\$2.49284	\$2.66861
54	\$1.75049	\$1.84672	\$1.98892	\$2.12749	\$2.30645	\$2.46939
55	\$1.61888	\$1.70801	\$1.83980	\$1.96815	\$2.13400	\$2.28504
56	\$1.48506	\$1.56494	\$1.68290	\$1.79826	\$1.94672	\$2.08187
57	\$1.36231	\$1.43385	\$1.53939	\$1.64303	\$1.77587	\$1.89677
58	\$1.24970	\$1.31374	\$1.40811	\$1.50120	\$1.62001	\$1.72812
59	\$1.14639	\$1.20370	\$1.28802	\$1.37161	\$1.47784	\$1.57447
60	\$1.05163	\$1.10287	\$1.17818	\$1.25321	\$1.34814	\$1.43448
61	\$0.96470	\$1.01048	\$1.07771	\$1.14503	\$1.22982	\$1.30693
62	\$0.88496	\$0.92584	\$0.98580	\$1.04619	\$1.12189	\$1.19073
63	\$0.93918	\$0.98297	\$1.04718	\$1.11193	\$1.19301	\$1.26674
64	\$0.99671	\$1.04363	\$1.11239	\$1.18181	\$1.26864	\$1.34760
65	\$1.05777	\$1.10803	\$1.18165	\$1.25607	\$1.34906	\$1.43363
66	\$1.12258	\$1.17640	\$1.25523	\$1.33500	\$1.43459	\$1.52514
67	\$1.19135	\$1.24899	\$1.33339	\$1.41889	\$1.52553	\$1.62250
68	\$1.29804	\$1.36059	\$1.45218	\$1.54505	\$1.66081	\$1.76614
69	\$1.41429	\$1.48217	\$1.58156	\$1.68243	\$1.80809	\$1.92250
70	\$1.54095	\$1.61461	\$1.72246	\$1.83203	\$1.96843	\$2.09271
71	\$1.67895	\$1.75888	\$1.87591	\$1.99492	\$2.14299	\$2.27798
72	\$1.82931	\$1.91604	\$2.04304	\$2.17230	\$2.33303	\$2.47965
73	\$2.00116	\$2.09711	\$2.23776	\$2.38094	\$2.55905	\$2.72171
74	\$2.18914	\$2.29530	\$2.45104	\$2.60961	\$2.80696	\$2.98740
75	\$2.39479	\$2.51221	\$2.68465	\$2.86025	\$3.07889	\$3.27902
76	\$2.61976	\$2.74963	\$2.94052	\$3.13496	\$3.37717	\$3.59911
77	\$2.86586	\$3.00948	\$3.22078	\$3.43605	\$3.70434	\$3.95045
78	\$3.12094	\$3.27798	\$3.50871	\$3.74345	\$4.03658	\$4.30574
79	\$3.39872	\$3.57043	\$3.82237	\$4.07834	\$4.39862	\$4.69298
80	\$3.70123	\$3.88898	\$4.16408	\$4.44320	\$4.79313	\$5.11505
81	\$4.03067	\$4.23595	\$4.53633	\$4.84070	\$5.22302	\$5.57508
82	\$4.38942	\$4.61387	\$4.94186	\$5.27376	\$5.69147	\$6.07648
83	\$4.79349	\$5.03932	\$5.39762	\$5.75903	\$6.21554	\$6.63720
84	\$5.23476	\$5.50400	\$5.89541	\$6.28896	\$6.78787	\$7.24966

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Convertible Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$6.33317	\$6.56963	\$6.81823	\$7.27413	\$7.70383	\$8.19754
31	\$6.34436	\$6.58125	\$6.83031	\$7.28703	\$7.71750	\$8.21208
32	\$6.35466	\$6.59194	\$6.84141	\$7.29886	\$7.73001	\$8.22539
33	\$6.36403	\$6.60166	\$6.85149	\$7.30960	\$7.74137	\$8.23743
34	\$6.37244	\$6.61036	\$6.86051	\$7.31920	\$7.75149	\$8.24817
35	\$6.37985	\$6.61804	\$6.86845	\$7.32762	\$7.76036	\$8.25754
36	\$6.24542	\$6.47906	\$6.72470	\$7.17531	\$7.59986	\$8.08753
37	\$6.11382	\$6.34301	\$6.58396	\$7.02617	\$7.44268	\$7.92101
38	\$5.98499	\$6.20981	\$6.44616	\$6.88013	\$7.28875	\$7.75793
39	\$5.85888	\$6.07940	\$6.31125	\$6.73712	\$7.13800	\$7.59820
40	\$5.73542	\$5.95174	\$6.17916	\$6.59708	\$6.99038	\$7.44176
41	\$5.61457	\$5.82676	\$6.04984	\$6.45996	\$6.84580	\$7.28854
42	\$5.49626	\$5.70440	\$5.92322	\$6.32569	\$6.70422	\$7.13848
43	\$5.38045	\$5.58461	\$5.79926	\$6.19420	\$6.56556	\$6.99150
44	\$5.26708	\$5.46733	\$5.67788	\$6.06545	\$6.42977	\$6.84755
45	\$5.15609	\$5.35252	\$5.55905	\$5.93938	\$6.29679	\$6.70657
46	\$4.77149	\$4.95372	\$5.14527	\$5.49773	\$5.82935	\$6.20936
47	\$4.41558	\$4.58464	\$4.76229	\$5.08893	\$5.39660	\$5.74900
48	\$4.08622	\$4.24305	\$4.40782	\$4.71052	\$4.99599	\$5.32278
49	\$3.78142	\$3.92691	\$4.07974	\$4.36025	\$4.62511	\$4.92816
50	\$3.49936	\$3.63433	\$3.77607	\$4.03603	\$4.28176	\$4.56279
51	\$3.23834	\$3.36355	\$3.49500	\$3.73591	\$3.96390	\$4.22451
52	\$2.99679	\$3.11294	\$3.23486	\$3.45812	\$3.66964	\$3.91132
53	\$2.77325	\$2.88101	\$2.99408	\$3.20097	\$3.39723	\$3.62134
54	\$2.56639	\$2.66635	\$2.77122	\$2.96295	\$3.14503	\$3.35286
55	\$2.37496	\$2.46769	\$2.56495	\$2.74263	\$2.91156	\$3.10428
56	\$2.16264	\$2.24557	\$2.33257	\$2.49199	\$2.64303	\$2.81550
57	\$1.96930	\$2.04344	\$2.12124	\$2.26425	\$2.39927	\$2.55359
58	\$1.79324	\$1.85950	\$1.92905	\$2.05732	\$2.17798	\$2.31604
59	\$1.63293	\$1.69212	\$1.75428	\$1.86931	\$1.97711	\$2.10058
60	\$1.48694	\$1.53981	\$1.59534	\$1.69848	\$1.79476	\$1.90518
61	\$1.35401	\$1.40121	\$1.45080	\$1.54326	\$1.62923	\$1.72794
62	\$1.23296	\$1.27508	\$1.31936	\$1.40222	\$1.47897	\$1.56720
63	\$1.31205	\$1.35717	\$1.40462	\$1.49349	\$1.57578	\$1.67043
64	\$1.39621	\$1.44454	\$1.49538	\$1.59071	\$1.67892	\$1.78046
65	\$1.48576	\$1.53753	\$1.59201	\$1.69425	\$1.78882	\$1.89773
66	\$1.58107	\$1.63652	\$1.69488	\$1.80454	\$1.90591	\$2.02274
67	\$1.68248	\$1.74187	\$1.80440	\$1.92200	\$2.03066	\$2.15597
68	\$1.83137	\$1.89591	\$1.96386	\$2.09182	\$2.21007	\$2.34649
69	\$1.99343	\$2.06356	\$2.13741	\$2.27665	\$2.40532	\$2.55385
70	\$2.16984	\$2.24605	\$2.32631	\$2.47782	\$2.61783	\$2.77953
71	\$2.36185	\$2.44467	\$2.53189	\$2.69675	\$2.84911	\$3.02515
72	\$2.57086	\$2.66085	\$2.75564	\$2.93503	\$3.10082	\$3.29248
73	\$2.82305	\$2.92297	\$3.02826	\$3.22790	\$3.41250	\$3.62615
74	\$3.09997	\$3.21091	\$3.32785	\$3.54999	\$3.75551	\$3.99364
75	\$3.40406	\$3.52721	\$3.65708	\$3.90423	\$4.13300	\$4.39837
76	\$3.73798	\$3.87468	\$4.01888	\$4.29381	\$4.54842	\$4.84411
77	\$4.10465	\$4.25637	\$4.41647	\$4.72226	\$5.00561	\$5.33503
78	\$4.47422	\$4.64033	\$4.81583	\$5.15132	\$5.46281	\$5.82587
79	\$4.87706	\$5.05892	\$5.25130	\$5.61935	\$5.96177	\$6.36186
80	\$5.31617	\$5.51527	\$5.72615	\$6.12992	\$6.50630	\$6.94717
81	\$5.79482	\$6.01278	\$6.24393	\$6.68687	\$7.10056	\$7.58633
82	\$6.31656	\$6.55518	\$6.80854	\$7.29442	\$7.74911	\$8.28429
83	\$6.89919	\$7.16083	\$7.43901	\$7.97255	\$8.47407	\$9.06613
84	\$7.53556	\$7.82244	\$8.12785	\$8.71373	\$9.26686	\$9.92175

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Convertible Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$8.92502	\$9.67204	\$9.89771	\$10.06096	\$10.23351	\$10.38703	\$10.54010
31	\$8.94085	\$9.68921	\$9.91630	\$10.07988	\$10.25276	\$10.40659	\$10.55995
32	\$8.95533	\$9.70488	\$9.93339	\$10.09727	\$10.27047	\$10.42457	\$10.57820
33	\$8.96840	\$9.71902	\$9.94896	\$10.11311	\$10.28659	\$10.44093	\$10.59480
34	\$8.98003	\$9.73156	\$9.96295	\$10.12733	\$10.30106	\$10.45562	\$10.60971
35	\$8.99015	\$9.74245	\$9.97529	\$10.13988	\$10.31383	\$10.46857	\$10.62285
36	\$8.80622	\$9.54403	\$9.77248	\$9.93361	\$10.10358	\$10.25491	\$10.40580
37	\$8.62605	\$9.34966	\$9.57379	\$9.73153	\$9.89761	\$10.04561	\$10.19318
38	\$8.44957	\$9.15924	\$9.37914	\$9.53356	\$9.69584	\$9.84059	\$9.98490
39	\$8.27670	\$8.97270	\$9.18844	\$9.33963	\$9.49819	\$9.63975	\$9.78088
40	\$8.10737	\$8.78996	\$9.00163	\$9.14963	\$9.30456	\$9.44300	\$9.58103
41	\$7.94150	\$8.61094	\$8.81861	\$8.96350	\$9.11489	\$9.25028	\$9.38526
42	\$7.77902	\$8.43557	\$8.63931	\$8.78116	\$8.92907	\$9.06148	\$9.19349
43	\$7.61987	\$8.26377	\$8.46366	\$8.60253	\$8.74705	\$8.87654	\$9.00564
44	\$7.46398	\$8.09546	\$8.29158	\$8.42753	\$8.56874	\$8.69537	\$8.82163
45	\$7.31127	\$7.93059	\$8.12300	\$8.25609	\$8.39406	\$8.51791	\$8.64138
46	\$6.77025	\$7.34421	\$7.52234	\$7.64526	\$7.77241	\$7.88669	\$8.00063
47	\$6.26927	\$6.80118	\$6.96610	\$7.07962	\$7.19680	\$7.30226	\$7.40740
48	\$5.80536	\$6.29830	\$6.45099	\$6.55583	\$6.66382	\$6.76113	\$6.85815
49	\$5.37578	\$5.83261	\$5.97397	\$6.07079	\$6.17031	\$6.26010	\$6.34963
50	\$4.97798	\$5.40135	\$5.53223	\$5.62164	\$5.71335	\$5.79620	\$5.87881
51	\$4.60962	\$5.00198	\$5.12314	\$5.20572	\$5.29023	\$5.36668	\$5.44291
52	\$4.26852	\$4.63213	\$4.74431	\$4.82057	\$4.89844	\$4.96899	\$5.03932
53	\$3.95266	\$4.28964	\$4.39349	\$4.46392	\$4.53567	\$4.60076	\$4.66566
54	\$3.66017	\$3.97246	\$4.06862	\$4.13365	\$4.19977	\$4.25983	\$4.31971
55	\$3.38933	\$3.67874	\$3.76776	\$3.82782	\$3.88874	\$3.94416	\$3.99941
56	\$3.07089	\$3.33068	\$3.41374	\$3.46763	\$3.52253	\$3.57247	\$3.62226
57	\$2.78238	\$3.01555	\$3.09299	\$3.14133	\$3.19080	\$3.23581	\$3.28068
58	\$2.52096	\$2.73024	\$2.80238	\$2.84573	\$2.89031	\$2.93087	\$2.97131
59	\$2.28411	\$2.47192	\$2.53907	\$2.57795	\$2.61812	\$2.65467	\$2.69112
60	\$2.06952	\$2.23805	\$2.30050	\$2.33537	\$2.37156	\$2.40450	\$2.43734
61	\$1.87508	\$2.02630	\$2.08434	\$2.11562	\$2.14823	\$2.17791	\$2.20750
62	\$1.69891	\$1.83458	\$1.88850	\$1.91654	\$1.94592	\$1.97267	\$1.99933
63	\$1.81184	\$1.95764	\$2.01665	\$2.04675	\$2.07835	\$2.10711	\$2.13579
64	\$1.93228	\$2.08895	\$2.15350	\$2.18582	\$2.21978	\$2.25071	\$2.28155
65	\$2.06073	\$2.22908	\$2.29963	\$2.33433	\$2.37085	\$2.40411	\$2.43727
66	\$2.19771	\$2.37860	\$2.45568	\$2.49293	\$2.53219	\$2.56795	\$2.60361
67	\$2.34380	\$2.53815	\$2.62232	\$2.66230	\$2.70451	\$2.74297	\$2.78131
68	\$2.55131	\$2.76348	\$2.85696	\$2.90050	\$2.94654	\$2.98857	\$3.03048
69	\$2.77719	\$3.00881	\$3.11259	\$3.16001	\$3.21023	\$3.25617	\$3.30198
70	\$3.02307	\$3.27593	\$3.39109	\$3.44273	\$3.49751	\$3.54773	\$3.59780
71	\$3.29072	\$3.56675	\$3.69451	\$3.75076	\$3.81051	\$3.86540	\$3.92012
72	\$3.58206	\$3.88340	\$4.02508	\$4.08634	\$4.15151	\$4.21150	\$4.27132
73	\$3.94940	\$4.28644	\$4.44763	\$4.51585	\$4.58848	\$4.65559	\$4.72250
74	\$4.35441	\$4.73132	\$4.91454	\$4.99049	\$5.07144	\$5.14650	\$5.22134
75	\$4.80096	\$5.22236	\$5.43047	\$5.51503	\$5.60524	\$5.68918	\$5.77287
76	\$5.29330	\$5.76437	\$6.00056	\$6.09470	\$6.19522	\$6.28908	\$6.38266
77	\$5.83613	\$6.36263	\$6.63050	\$6.73530	\$6.84730	\$6.95224	\$7.05686
78	\$6.37923	\$6.96301	\$7.26273	\$7.37831	\$7.50272	\$7.61960	\$7.73614
79	\$6.97288	\$7.62004	\$7.95523	\$8.08270	\$8.22087	\$8.35103	\$8.48080
80	\$7.62177	\$8.33907	\$8.71377	\$8.85435	\$9.00776	\$9.15267	\$9.29715
81	\$8.33104	\$9.12595	\$9.54464	\$9.69966	\$9.86998	\$10.03127	\$10.19207
82	\$9.10632	\$9.98708	\$10.45473	\$10.62567	\$10.81472	\$10.99420	\$11.17314
83	\$9.97725	\$10.95876	\$11.47859	\$11.66802	\$11.87889	\$12.07994	\$12.28038
84	\$10.93147	\$12.02497	\$12.60272	\$12.81261	\$13.04777	\$13.27290	\$13.49736

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	2.00 yrs <= X <	2.21 yrs <= X <	2.49 yrs <= X <	2.77 yrs <= X <	3.12 yrs <= X <	3.46 yrs <= X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$18.95267	\$20.00496	\$21.54602	\$23.08171	\$25.02693	\$26.78194
31	\$19.09485	\$20.15512	\$21.70789	\$23.25530	\$25.21529	\$26.98362
32	\$19.23770	\$20.30599	\$21.87050	\$23.42967	\$25.40450	\$27.18619
33	\$19.38121	\$20.45753	\$22.03385	\$23.60482	\$25.59455	\$27.38966
34	\$19.52538	\$20.60978	\$22.19793	\$23.78075	\$25.78542	\$27.59399
35	\$19.67020	\$20.76270	\$22.36273	\$23.95745	\$25.97712	\$27.79919
36	\$19.76445	\$20.86396	\$22.47663	\$24.08589	\$26.12163	\$27.95925
37	\$19.85915	\$20.96571	\$22.59110	\$24.21502	\$26.26694	\$28.12024
38	\$19.95431	\$21.06796	\$22.70616	\$24.34484	\$26.41305	\$28.28215
39	\$20.04992	\$21.17070	\$22.82181	\$24.47536	\$26.55998	\$28.44499
40	\$20.14599	\$21.27395	\$22.93805	\$24.60658	\$26.70773	\$28.60877
41	\$20.24252	\$21.37770	\$23.05487	\$24.73850	\$26.85630	\$28.77349
42	\$20.33951	\$21.48196	\$23.17229	\$24.87113	\$27.00570	\$28.93916
43	\$20.43696	\$21.58672	\$23.29031	\$25.00446	\$27.15592	\$29.10579
44	\$20.53489	\$21.69200	\$23.40894	\$25.13852	\$27.30699	\$29.27337
45	\$20.63328	\$21.79779	\$23.52816	\$25.27329	\$27.45889	\$29.44192
46	\$20.81028	\$21.98596	\$23.73514	\$25.50242	\$27.71273	\$29.71907
47	\$20.98881	\$22.17576	\$23.94394	\$25.73364	\$27.96891	\$29.99883
48	\$21.16886	\$22.36719	\$24.15457	\$25.96694	\$28.22746	\$30.28122
49	\$21.35046	\$22.56027	\$24.36706	\$26.20237	\$28.48840	\$30.56627
50	\$21.53362	\$22.75503	\$24.58142	\$26.43992	\$28.75175	\$30.85401
51	\$21.71835	\$22.95146	\$24.79766	\$26.67964	\$29.01754	\$31.14445
52	\$21.90466	\$23.14959	\$25.01580	\$26.92152	\$29.28579	\$31.43763
53	\$22.09257	\$23.34943	\$25.23587	\$27.16560	\$29.55651	\$31.73356
54	\$22.28209	\$23.55100	\$25.45787	\$27.41189	\$29.82974	\$32.03229
55	\$22.47324	\$23.75430	\$25.68182	\$27.66041	\$30.10549	\$32.33382
56	\$22.48989	\$23.77329	\$25.70484	\$27.69053	\$30.14090	\$32.37448
57	\$22.50655	\$23.79229	\$25.72787	\$27.72069	\$30.17635	\$32.41518
58	\$22.52322	\$23.81131	\$25.75093	\$27.75087	\$30.21184	\$32.45594
59	\$22.53991	\$23.83035	\$25.77401	\$27.78109	\$30.24737	\$32.49675
60	\$22.55661	\$23.84940	\$25.79710	\$27.81135	\$30.28295	\$32.53761
61	\$22.57332	\$23.86846	\$25.82022	\$27.84163	\$30.31856	\$32.57852
62	\$22.59004	\$23.88754	\$25.84336	\$27.87195	\$30.35422	\$32.61948
63	\$22.55854	\$23.85642	\$25.81448	\$27.84945	\$30.33555	\$32.60528
64	\$22.52708	\$23.82534	\$25.78564	\$27.82698	\$30.31689	\$32.59109
65	\$22.49566	\$23.79430	\$25.75682	\$27.80452	\$30.29825	\$32.57690
66	\$22.46429	\$23.76330	\$25.72804	\$27.78207	\$30.27961	\$32.56272
67	\$22.43296	\$23.73234	\$25.69929	\$27.75965	\$30.26099	\$32.54855
68	\$22.47520	\$23.78096	\$25.76095	\$27.84041	\$30.35967	\$32.66464
69	\$22.51752	\$23.82967	\$25.82276	\$27.92141	\$30.45867	\$32.78114
70	\$22.55992	\$23.87849	\$25.88471	\$28.00264	\$30.55799	\$32.89806
71	\$22.60239	\$23.92740	\$25.94682	\$28.08411	\$30.65764	\$33.01540
72	\$22.64495	\$23.97642	\$26.00907	\$28.16582	\$30.75761	\$33.13315
73	\$22.92807	\$24.28356	\$26.36102	\$28.57521	\$31.22730	\$33.66196
74	\$23.21472	\$24.59463	\$26.71774	\$28.99054	\$31.70416	\$34.19921
75	\$23.50496	\$24.90968	\$27.07928	\$29.41192	\$32.18830	\$34.74504
76	\$23.79883	\$25.22877	\$27.44571	\$29.83942	\$32.67983	\$35.29957
77	\$24.09637	\$25.55195	\$27.81710	\$30.27313	\$33.17887	\$35.86296
78	\$23.97840	\$25.43513	\$27.70875	\$30.18180	\$33.10015	\$35.80157
79	\$23.86101	\$25.31885	\$27.60083	\$30.09074	\$33.02161	\$35.74028
80	\$23.74420	\$25.20309	\$27.49332	\$29.99996	\$32.94326	\$35.67909
81	\$23.62795	\$25.08787	\$27.38624	\$29.90945	\$32.86510	\$35.61802
82	\$23.51228	\$24.97317	\$27.27957	\$29.81921	\$32.78712	\$35.55704
83	\$23.90407	\$25.38749	\$27.73181	\$30.28703	\$33.28944	\$36.11002
84	\$24.30238	\$25.80869	\$28.19154	\$30.76218	\$33.79946	\$36.67159

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**

Annual Rates per \$30 of Monthly Benefit

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$27.83962	\$28.90637	\$30.02648	\$32.09263	\$34.01932	\$36.23187
31	\$28.04937	\$29.12421	\$30.25282	\$32.33466	\$34.27594	\$36.50523
32	\$28.26006	\$29.34303	\$30.48016	\$32.57774	\$34.53365	\$36.77975
33	\$28.47166	\$29.56279	\$30.70848	\$32.82186	\$34.79247	\$37.05542
34	\$28.68418	\$29.78348	\$30.93775	\$33.06699	\$35.05233	\$37.33221
35	\$28.89758	\$30.00510	\$31.16799	\$33.31313	\$35.31326	\$37.61010
36	\$29.06895	\$30.18668	\$31.36016	\$33.52674	\$35.54583	\$37.86349
37	\$29.24133	\$30.36936	\$31.55352	\$33.74173	\$35.77994	\$38.11859
38	\$29.41474	\$30.55315	\$31.74807	\$33.95809	\$36.01558	\$38.37540
39	\$29.58917	\$30.73805	\$31.94382	\$34.17583	\$36.25278	\$38.63395
40	\$29.76464	\$30.92406	\$32.14078	\$34.39498	\$36.49154	\$38.89424
41	\$29.94115	\$31.11121	\$32.33895	\$34.61553	\$36.73187	\$39.15628
42	\$30.11870	\$31.29948	\$32.53834	\$34.83749	\$36.97378	\$39.42009
43	\$30.29731	\$31.48890	\$32.73897	\$35.06088	\$37.21729	\$39.68567
44	\$30.47698	\$31.67946	\$32.94083	\$35.28570	\$37.46240	\$39.95305
45	\$30.65771	\$31.87117	\$33.14393	\$35.51196	\$37.70913	\$40.22222
46	\$30.95207	\$32.18066	\$33.46918	\$35.86881	\$38.09398	\$40.63894
47	\$31.24926	\$32.49315	\$33.79761	\$36.22925	\$38.48276	\$41.05997
48	\$31.54930	\$32.80867	\$34.12927	\$36.59331	\$38.87551	\$41.48537
49	\$31.85222	\$33.12726	\$34.46419	\$36.96102	\$39.27227	\$41.91517
50	\$32.15805	\$33.44895	\$34.80239	\$37.33243	\$39.67307	\$42.34943
51	\$32.46681	\$33.77375	\$35.14391	\$37.70758	\$40.07797	\$42.78819
52	\$32.77855	\$34.10171	\$35.48878	\$38.08649	\$40.48700	\$43.23149
53	\$33.09327	\$34.43286	\$35.83703	\$38.46921	\$40.90020	\$43.67938
54	\$33.41101	\$34.76722	\$36.18871	\$38.85578	\$41.31762	\$44.13192
55	\$33.73181	\$35.10483	\$36.54383	\$39.24623	\$41.73930	\$44.58914
56	\$33.77869	\$35.15559	\$36.59905	\$39.31385	\$41.81615	\$44.67603
57	\$33.82563	\$35.20642	\$36.65435	\$39.38159	\$41.89314	\$44.76309
58	\$33.87264	\$35.25733	\$36.70974	\$39.44945	\$41.97028	\$44.85032
59	\$33.91972	\$35.30831	\$36.76521	\$39.51742	\$42.04755	\$44.93772
60	\$33.96685	\$35.35936	\$36.82077	\$39.58551	\$42.12497	\$45.02530
61	\$34.01406	\$35.41049	\$36.87641	\$39.65372	\$42.20253	\$45.11304
62	\$34.06133	\$35.46169	\$36.93213	\$39.72204	\$42.28023	\$45.20095
63	\$34.05363	\$35.45792	\$36.93200	\$39.73369	\$42.29889	\$45.22979
64	\$34.04592	\$35.45415	\$36.93187	\$39.74534	\$42.31756	\$45.25864
65	\$34.03822	\$35.45037	\$36.93174	\$39.75700	\$42.33623	\$45.28751
66	\$34.03052	\$35.44660	\$36.93161	\$39.76866	\$42.35492	\$45.31640
67	\$34.02282	\$35.44283	\$36.93148	\$39.78032	\$42.37361	\$45.34531
68	\$34.15534	\$35.58695	\$37.08765	\$39.96515	\$42.58315	\$45.58433
69	\$34.28838	\$35.73165	\$37.24448	\$40.15084	\$42.79372	\$45.82460
70	\$34.42194	\$35.87694	\$37.40198	\$40.33739	\$43.00533	\$46.06615
71	\$34.55601	\$36.02282	\$37.56014	\$40.52481	\$43.21799	\$46.30896
72	\$34.69061	\$36.16930	\$37.71897	\$40.71310	\$43.43170	\$46.55306
73	\$35.26852	\$36.78817	\$38.38171	\$41.46756	\$44.26895	\$47.48427
74	\$35.85605	\$37.41764	\$39.05610	\$42.23599	\$45.12234	\$48.43410
75	\$36.45338	\$38.05787	\$39.74233	\$43.01867	\$45.99218	\$49.40293
76	\$37.06065	\$38.70906	\$40.44063	\$43.81585	\$46.87879	\$50.39114
77	\$37.67804	\$39.37139	\$41.15119	\$44.62780	\$47.78249	\$51.39912
78	\$37.63478	\$39.34073	\$41.13246	\$44.64488	\$47.82794	\$51.48456
79	\$37.59156	\$39.31010	\$41.11374	\$44.66197	\$47.87344	\$51.57015
80	\$37.54839	\$39.27949	\$41.09502	\$44.67907	\$47.91897	\$51.65587
81	\$37.50528	\$39.24891	\$41.07632	\$44.69617	\$47.96456	\$51.74174
82	\$37.46221	\$39.21835	\$41.05762	\$44.71328	\$48.01018	\$51.82775
83	\$38.02823	\$39.80371	\$41.65913	\$45.37993	\$48.72640	\$52.62006
84	\$38.60281	\$40.39781	\$42.26946	\$46.05652	\$49.45330	\$53.42448

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$39.50198	\$42.85120	\$43.78009	\$44.51050	\$45.27281	\$45.95811	\$46.64135
31	\$39.80011	\$43.17469	\$44.11149	\$44.84746	\$45.61556	\$46.30606	\$46.99450
32	\$40.09949	\$43.49951	\$44.44429	\$45.18584	\$45.95975	\$46.65548	\$47.34912
33	\$40.40010	\$43.82566	\$44.77847	\$45.52564	\$46.30537	\$47.00634	\$47.70521
34	\$40.70191	\$44.15308	\$45.11402	\$45.86679	\$46.65237	\$47.35861	\$48.06273
35	\$41.00490	\$44.48176	\$45.45089	\$46.20930	\$47.00075	\$47.71227	\$48.42165
36	\$41.29070	\$44.79879	\$45.77261	\$46.53750	\$47.33414	\$48.05066	\$48.76504
37	\$41.57850	\$45.11807	\$46.09660	\$46.86804	\$47.66989	\$48.39146	\$49.11087
38	\$41.86830	\$45.43963	\$46.42289	\$47.20092	\$48.00802	\$48.73467	\$49.45915
39	\$42.16012	\$45.76349	\$46.75148	\$47.53616	\$48.34855	\$49.08032	\$49.80990
40	\$42.45398	\$46.08965	\$47.08240	\$47.87379	\$48.69150	\$49.42842	\$50.16314
41	\$42.74989	\$46.41814	\$47.41567	\$48.21381	\$49.03687	\$49.77899	\$50.51888
42	\$43.04785	\$46.74896	\$47.75129	\$48.55625	\$49.38470	\$50.13204	\$50.87715
43	\$43.34790	\$47.08215	\$48.08929	\$48.90112	\$49.73500	\$50.48760	\$51.23795
44	\$43.65003	\$47.41771	\$48.42968	\$49.24844	\$50.08778	\$50.84568	\$51.60132
45	\$43.95427	\$47.75566	\$48.77248	\$49.59823	\$50.44306	\$51.20630	\$51.96726
46	\$44.42000	\$48.27084	\$49.32151	\$50.15797	\$51.01251	\$51.78483	\$52.55484
47	\$44.89067	\$48.79157	\$49.87673	\$50.72403	\$51.58839	\$52.36989	\$53.14906
48	\$45.36632	\$49.31792	\$50.43819	\$51.29648	\$52.17078	\$52.96157	\$53.74999
49	\$45.84701	\$49.84995	\$51.00598	\$51.87539	\$52.75973	\$53.55993	\$54.35773
50	\$46.33280	\$50.38772	\$51.58016	\$52.46083	\$53.35534	\$54.16504	\$54.97233
51	\$46.82373	\$50.93129	\$52.16080	\$53.05288	\$53.95767	\$54.77700	\$55.59388
52	\$47.31986	\$51.48073	\$52.74797	\$53.65161	\$54.56679	\$55.39587	\$56.22246
53	\$47.82125	\$52.03609	\$53.34176	\$54.25710	\$55.18280	\$56.02173	\$56.85815
54	\$48.32796	\$52.59744	\$53.94223	\$54.86942	\$55.80576	\$56.65466	\$57.50103
55	\$48.84003	\$53.16485	\$54.54946	\$55.48865	\$56.43575	\$57.29475	\$58.15117
56	\$48.94750	\$53.29426	\$54.72000	\$55.66456	\$56.61704	\$57.48098	\$58.34233
57	\$49.05520	\$53.42398	\$54.89107	\$55.84103	\$56.79891	\$57.66781	\$58.53411
58	\$49.16314	\$53.55402	\$55.06268	\$56.01805	\$56.98136	\$57.85525	\$58.72653
59	\$49.27132	\$53.68437	\$55.23482	\$56.19564	\$57.16440	\$58.04330	\$58.91957
60	\$49.37973	\$53.81504	\$55.40751	\$56.37379	\$57.34803	\$58.23197	\$59.11325
61	\$49.48839	\$53.94603	\$55.58073	\$56.55251	\$57.53225	\$58.42124	\$59.30757
62	\$49.59728	\$54.07734	\$55.75449	\$56.73179	\$57.71706	\$58.61113	\$59.50253
63	\$49.64525	\$54.14938	\$55.86863	\$56.85188	\$57.84225	\$58.74184	\$59.63873
64	\$49.69326	\$54.22152	\$55.98300	\$56.97221	\$57.96771	\$58.87283	\$59.77524
65	\$49.74132	\$54.29376	\$56.09760	\$57.09281	\$58.09344	\$59.00412	\$59.91207
66	\$49.78943	\$54.36609	\$56.21244	\$57.21366	\$58.21945	\$59.13570	\$60.04921
67	\$49.83758	\$54.43852	\$56.32751	\$57.33476	\$58.34573	\$59.26758	\$60.18666
68	\$50.12792	\$54.78451	\$56.74374	\$57.76450	\$58.78893	\$59.72340	\$60.65508
69	\$50.41994	\$55.13270	\$57.16304	\$58.19746	\$59.23549	\$60.18273	\$61.12714
70	\$50.71367	\$55.48310	\$57.58544	\$58.63367	\$59.68544	\$60.64559	\$61.60287
71	\$51.00911	\$55.83573	\$58.01096	\$59.07314	\$60.13881	\$61.11202	\$62.08231
72	\$51.30627	\$56.19060	\$58.43962	\$59.51591	\$60.59563	\$61.58203	\$62.56548
73	\$52.39243	\$57.44042	\$59.82467	\$60.93789	\$62.05103	\$63.06957	\$64.08507
74	\$53.50158	\$58.71803	\$61.24254	\$62.39384	\$63.54139	\$64.59305	\$65.64156
75	\$54.63421	\$60.02407	\$62.69402	\$63.88459	\$65.06755	\$66.15333	\$67.23586
76	\$55.79082	\$61.35915	\$64.17990	\$65.41094	\$66.63035	\$67.75129	\$68.86888
77	\$56.97192	\$62.72393	\$65.70099	\$66.97377	\$68.23070	\$69.38786	\$70.54156
78	\$57.12282	\$62.95447	\$66.01494	\$67.30551	\$68.57963	\$69.75555	\$70.92794
79	\$57.27411	\$63.18586	\$66.33039	\$67.63889	\$68.93035	\$70.12518	\$71.31644
80	\$57.42580	\$63.41810	\$66.64734	\$67.97392	\$69.28286	\$70.49678	\$71.70707
81	\$57.57790	\$63.65119	\$66.96581	\$68.31061	\$69.63717	\$70.87035	\$72.09983
82	\$57.73040	\$63.88514	\$67.28580	\$68.64897	\$69.99330	\$71.24590	\$72.49475
83	\$58.63656	\$64.94721	\$68.63072	\$70.01703	\$71.40912	\$72.71839	\$74.02374
84	\$59.55695	\$66.02693	\$70.00252	\$71.41235	\$72.85359	\$74.22133	\$75.58498

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **3% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	2.00 yrs <= X <	2.21 yrs <= X <	2.49 yrs <= X <	2.77 yrs <= X <	3.12 yrs <= X <	3.46 yrs <= X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$6.13749	\$6.47548	\$6.96799	\$7.45863	\$8.07826	\$8.63695
31	\$6.19356	\$6.53443	\$7.03116	\$7.52603	\$8.15094	\$8.71439
32	\$6.24990	\$6.59367	\$7.09461	\$7.59372	\$8.22393	\$8.79213
33	\$6.30653	\$6.65318	\$7.15834	\$7.66170	\$8.29721	\$8.87017
34	\$6.36343	\$6.71298	\$7.22236	\$7.72996	\$8.37077	\$8.94848
35	\$6.42060	\$6.77304	\$7.28664	\$7.79850	\$8.44460	\$9.02706
36	\$6.54635	\$6.90618	\$7.43121	\$7.95514	\$8.61583	\$9.21174
37	\$6.67457	\$7.04193	\$7.57865	\$8.11492	\$8.79053	\$9.40021
38	\$6.80530	\$7.18035	\$7.72902	\$8.27791	\$8.96877	\$9.59252
39	\$6.93859	\$7.32150	\$7.88237	\$8.44417	\$9.15062	\$9.78878
40	\$7.07449	\$7.46542	\$8.03876	\$8.61378	\$9.33617	\$9.98904
41	\$7.21305	\$7.61216	\$8.19826	\$8.78679	\$9.52547	\$10.19341
42	\$7.35433	\$7.76180	\$8.36092	\$8.96327	\$9.71861	\$10.40195
43	\$7.49837	\$7.91437	\$8.52681	\$9.14330	\$9.91567	\$10.61477
44	\$7.64523	\$8.06994	\$8.69599	\$9.32695	\$10.11673	\$10.83193
45	\$7.79497	\$8.22857	\$8.86852	\$9.51428	\$10.32186	\$11.05354
46	\$7.97170	\$8.41572	\$9.07176	\$9.73488	\$10.56296	\$11.31349
47	\$8.15243	\$8.60712	\$9.27966	\$9.96060	\$10.80970	\$11.57956
48	\$8.33726	\$8.80287	\$9.49232	\$10.19155	\$11.06220	\$11.85188
49	\$8.52627	\$9.00308	\$9.70986	\$10.42786	\$11.32060	\$12.13061
50	\$8.71958	\$9.20784	\$9.93238	\$10.66964	\$11.58503	\$12.41589
51	\$8.91727	\$9.41725	\$10.16000	\$10.91703	\$11.85564	\$12.70788
52	\$9.11943	\$9.63143	\$10.39284	\$11.17016	\$12.13257	\$13.00674
53	\$9.32619	\$9.85048	\$10.63101	\$11.42915	\$12.41597	\$13.31263
54	\$9.53763	\$10.07451	\$10.87465	\$11.69415	\$12.70599	\$13.62571
55	\$9.75386	\$10.30364	\$11.12386	\$11.96530	\$13.00278	\$13.94615
56	\$9.89159	\$10.44967	\$11.28270	\$12.13915	\$13.19322	\$14.15189
57	\$10.03127	\$10.59777	\$11.44382	\$12.31553	\$13.38645	\$14.36066
58	\$10.17291	\$10.74796	\$11.60723	\$12.49447	\$13.58251	\$14.57251
59	\$10.31656	\$10.90029	\$11.77298	\$12.67601	\$13.78144	\$14.78749
60	\$10.46224	\$11.05477	\$11.94109	\$12.86019	\$13.98328	\$15.00563
61	\$10.60997	\$11.21145	\$12.11160	\$13.04704	\$14.18808	\$15.22700
62	\$10.75979	\$11.37034	\$12.28455	\$13.23661	\$14.39588	\$15.45163
63	\$10.88580	\$11.50461	\$12.43190	\$13.39951	\$14.57582	\$15.64754
64	\$11.01329	\$11.64046	\$12.58103	\$13.56442	\$14.75802	\$15.84594
65	\$11.14226	\$11.77791	\$12.73194	\$13.73136	\$14.94249	\$16.04685
66	\$11.27275	\$11.91699	\$12.88466	\$13.90035	\$15.12926	\$16.25030
67	\$11.40477	\$12.05771	\$13.03921	\$14.07142	\$15.31837	\$16.45634
68	\$11.57965	\$12.24454	\$13.24553	\$14.30109	\$15.57366	\$16.73549
69	\$11.75721	\$12.43426	\$13.45512	\$14.53450	\$15.83321	\$17.01937
70	\$11.93750	\$12.62692	\$13.66803	\$14.77173	\$16.09709	\$17.30808
71	\$12.12054	\$12.82257	\$13.88430	\$15.01283	\$16.36536	\$17.60167
72	\$12.30640	\$13.02125	\$14.10400	\$15.25786	\$16.63810	\$17.90025
73	\$12.64247	\$13.38050	\$14.50183	\$15.70393	\$17.13567	\$18.44628
74	\$12.98772	\$13.74967	\$14.91087	\$16.16303	\$17.64813	\$19.00897
75	\$13.34239	\$14.12902	\$15.33146	\$16.63556	\$18.17590	\$19.58883
76	\$13.70675	\$14.51884	\$15.76390	\$17.12190	\$18.71946	\$20.18637
77	\$14.08106	\$14.91941	\$16.20855	\$17.62246	\$19.27928	\$20.80214
78	\$14.26211	\$15.11493	\$16.43039	\$17.87552	\$19.56672	\$21.12647
79	\$14.44550	\$15.31302	\$16.65527	\$18.13222	\$19.85845	\$21.45586
80	\$14.63124	\$15.51370	\$16.88322	\$18.39260	\$20.15452	\$21.79038
81	\$14.81936	\$15.71701	\$17.11429	\$18.65672	\$20.45501	\$22.13012
82	\$15.00991	\$15.92298	\$17.34853	\$18.92463	\$20.75998	\$22.47516
83	\$15.25765	\$16.19272	\$17.65367	\$19.26246	\$21.14457	\$22.90388
84	\$15.50947	\$16.46702	\$17.96418	\$19.60633	\$21.53628	\$23.34078

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **3% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**

Annual Rates per \$30 of Monthly Benefit

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$8.97365	\$9.31270	\$9.66874	\$10.32719	\$10.93999	\$11.64338
31	\$9.05400	\$9.39593	\$9.75501	\$10.41906	\$11.03705	\$11.74637
32	\$9.13466	\$9.47948	\$9.84157	\$10.51124	\$11.13440	\$11.84967
33	\$9.21561	\$9.56332	\$9.92844	\$10.60372	\$11.23207	\$11.95327
34	\$9.29685	\$9.64744	\$10.01557	\$10.69648	\$11.33000	\$12.05714
35	\$9.37835	\$9.73183	\$10.10299	\$10.78950	\$11.42819	\$12.16126
36	\$9.57174	\$9.93357	\$10.31364	\$11.01737	\$11.67161	\$12.42225
37	\$9.76911	\$10.13949	\$10.52867	\$11.25004	\$11.92021	\$12.68884
38	\$9.97055	\$10.34968	\$10.74819	\$11.48764	\$12.17411	\$12.96116
39	\$10.17615	\$10.56423	\$10.97229	\$11.73025	\$12.43341	\$13.23931
40	\$10.38598	\$10.78322	\$11.20106	\$11.97798	\$12.69824	\$13.52344
41	\$10.60015	\$11.00676	\$11.43460	\$12.23094	\$12.96871	\$13.81367
42	\$10.81873	\$11.23492	\$11.67300	\$12.48925	\$13.24494	\$14.11012
43	\$11.04181	\$11.46782	\$11.91638	\$12.75302	\$13.52706	\$14.41293
44	\$11.26950	\$11.70555	\$12.16484	\$13.02235	\$13.81518	\$14.72225
45	\$11.50188	\$11.94820	\$12.41847	\$13.29737	\$14.10944	\$15.03820
46	\$11.77452	\$12.23272	\$12.71523	\$13.61807	\$14.45180	\$15.40509
47	\$12.05363	\$12.52402	\$13.01908	\$13.94650	\$14.80247	\$15.78094
48	\$12.33936	\$12.82225	\$13.33019	\$14.28286	\$15.16165	\$16.16595
49	\$12.63185	\$13.12758	\$13.64873	\$14.62732	\$15.52955	\$16.56036
50	\$12.93128	\$13.44019	\$13.97489	\$14.98010	\$15.90637	\$16.96439
51	\$13.23781	\$13.76024	\$14.30884	\$15.34138	\$16.29234	\$17.37828
52	\$13.55160	\$14.08791	\$14.65077	\$15.71138	\$16.68767	\$17.80226
53	\$13.87283	\$14.42338	\$15.00088	\$16.09030	\$17.09259	\$18.23659
54	\$14.20168	\$14.76684	\$15.35935	\$16.47835	\$17.50734	\$18.68152
55	\$14.53832	\$15.11848	\$15.72638	\$16.87577	\$17.93215	\$19.13730
56	\$14.75537	\$15.34499	\$15.96289	\$17.13241	\$18.20589	\$19.43106
57	\$14.97567	\$15.57489	\$16.20296	\$17.39295	\$18.48381	\$19.72933
58	\$15.19925	\$15.80824	\$16.44664	\$17.65745	\$18.76598	\$20.03218
59	\$15.42617	\$16.04508	\$16.69398	\$17.92598	\$19.05245	\$20.33968
60	\$15.65648	\$16.28548	\$16.94505	\$18.19859	\$19.34329	\$20.65190
61	\$15.89023	\$16.52947	\$17.19989	\$18.47535	\$19.63858	\$20.96891
62	\$16.12747	\$16.77712	\$17.45856	\$18.75631	\$19.93837	\$21.29079
63	\$16.33494	\$16.99469	\$17.68669	\$19.00685	\$20.20779	\$21.58215
64	\$16.54508	\$17.21507	\$17.91780	\$19.26073	\$20.48086	\$21.87749
65	\$16.75792	\$17.43832	\$18.15193	\$19.51800	\$20.75761	\$22.17687
66	\$16.97351	\$17.66446	\$18.38911	\$19.77871	\$21.03811	\$22.48036
67	\$17.19186	\$17.89353	\$18.62940	\$20.04290	\$21.32239	\$22.78799
68	\$17.48914	\$18.20620	\$18.95804	\$20.40639	\$21.71652	\$23.21700
69	\$17.79157	\$18.52433	\$19.29248	\$20.77646	\$22.11794	\$23.65409
70	\$18.09922	\$18.84802	\$19.63281	\$21.15325	\$22.52678	\$24.09941
71	\$18.41219	\$19.17737	\$19.97915	\$21.53687	\$22.94318	\$24.55311
72	\$18.73058	\$19.51247	\$20.33160	\$21.92745	\$23.36727	\$25.01535
73	\$19.31446	\$20.12946	\$20.98415	\$22.65192	\$24.15381	\$25.87691
74	\$19.91655	\$20.76595	\$21.65764	\$23.40032	\$24.96681	\$26.76814
75	\$20.53740	\$21.42257	\$22.35274	\$24.17344	\$25.80719	\$27.69007
76	\$21.17761	\$22.09996	\$23.07016	\$24.97211	\$26.67585	\$28.64375
77	\$21.83777	\$22.79876	\$23.81060	\$25.79717	\$27.57375	\$29.63027
78	\$22.18745	\$23.17168	\$24.20712	\$26.24433	\$28.07206	\$30.18185
79	\$22.54273	\$23.55069	\$24.61025	\$26.69923	\$28.57938	\$30.74370
80	\$22.90371	\$23.93591	\$25.02009	\$27.16202	\$29.09587	\$31.31601
81	\$23.27046	\$24.32742	\$25.43675	\$27.63284	\$29.62170	\$31.89898
82	\$23.64308	\$24.72534	\$25.86035	\$28.11181	\$30.15702	\$32.49279
83	\$24.10125	\$25.21140	\$26.37024	\$28.68516	\$30.78570	\$33.18729
84	\$24.56830	\$25.70702	\$26.89019	\$29.27021	\$31.42749	\$33.89664

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **3% Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

Issue Age	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$12.68616	\$13.75689	\$14.07129	\$14.30555	\$14.55176	\$14.77175	\$14.99109
31	\$12.79800	\$13.87782	\$14.19591	\$14.43218	\$14.68050	\$14.90239	\$15.12362
32	\$12.91014	\$13.99904	\$14.32086	\$14.55916	\$14.80961	\$15.03339	\$15.25650
33	\$13.02258	\$14.12055	\$14.44615	\$14.68647	\$14.93905	\$15.16472	\$15.38971
34	\$13.13528	\$14.24232	\$14.57175	\$14.81409	\$15.06879	\$15.29635	\$15.52323
35	\$13.24821	\$14.36432	\$14.69762	\$14.94199	\$15.19881	\$15.42826	\$15.65703
36	\$13.35370	\$14.67855	\$15.02054	\$15.27050	\$15.53277	\$15.76718	\$16.00088
37	\$13.82944	\$14.99965	\$15.35055	\$15.60623	\$15.87407	\$16.11354	\$16.35229
38	\$14.12954	\$15.32777	\$15.68781	\$15.94934	\$16.22286	\$16.46750	\$16.71141
39	\$14.43616	\$15.66307	\$16.03248	\$16.29999	\$16.57933	\$16.82925	\$17.07842
40	\$14.74943	\$16.00571	\$16.38472	\$16.65836	\$16.94362	\$17.19894	\$17.45349
41	\$15.06951	\$16.35584	\$16.74470	\$17.02460	\$17.31592	\$17.57675	\$17.83680
42	\$15.39652	\$16.71363	\$17.11260	\$17.39889	\$17.69640	\$17.96286	\$18.22853
43	\$15.73064	\$17.07925	\$17.48857	\$17.78142	\$18.08523	\$18.35745	\$18.62886
44	\$16.07200	\$17.45286	\$17.87280	\$18.17235	\$18.48262	\$18.76071	\$19.03798
45	\$16.42077	\$17.83465	\$18.26548	\$18.57188	\$18.88873	\$19.17283	\$19.45608
46	\$16.82529	\$18.27704	\$18.72781	\$19.04252	\$19.36748	\$19.65896	\$19.94958
47	\$17.23977	\$18.73040	\$19.20185	\$19.52508	\$19.85837	\$20.15742	\$20.45559
48	\$17.66446	\$19.19501	\$19.68788	\$20.01987	\$20.36169	\$20.66852	\$20.97443
49	\$18.09962	\$19.67114	\$20.18621	\$20.52720	\$20.87778	\$21.19258	\$21.50644
50	\$18.54549	\$20.15909	\$20.69716	\$21.04739	\$21.40694	\$21.72992	\$22.05194
51	\$19.00235	\$20.65913	\$21.22104	\$21.58075	\$21.94952	\$22.28089	\$22.61128
52	\$19.47047	\$21.17158	\$21.75818	\$22.12764	\$22.50584	\$22.84583	\$23.18481
53	\$19.95011	\$21.69674	\$22.30892	\$22.68838	\$23.07627	\$23.42510	\$23.77288
54	\$20.44157	\$22.23493	\$22.87360	\$23.26334	\$23.66116	\$24.01905	\$24.37587
55	\$20.94514	\$22.78647	\$23.45257	\$23.85286	\$24.26087	\$24.62806	\$24.99415
56	\$21.27012	\$23.14502	\$23.83837	\$24.24628	\$24.66207	\$25.03635	\$25.40951
57	\$21.60015	\$23.50921	\$24.23051	\$24.64619	\$25.06990	\$25.45140	\$25.83176
58	\$21.93530	\$23.87913	\$24.62910	\$25.05270	\$25.48447	\$25.87334	\$26.26104
59	\$22.27565	\$24.25488	\$25.03425	\$25.46591	\$25.90590	\$26.30227	\$26.69745
60	\$22.62127	\$24.63653	\$25.44606	\$25.88594	\$26.33430	\$26.73831	\$27.14111
61	\$22.97226	\$25.02419	\$25.86465	\$26.31289	\$26.76979	\$27.18158	\$27.59214
62	\$23.32870	\$25.41795	\$26.29012	\$26.74689	\$27.21247	\$27.63220	\$28.05067
63	\$23.65807	\$25.78735	\$26.69695	\$27.16283	\$27.63761	\$28.06543	\$28.49197
64	\$23.99209	\$26.16212	\$27.11008	\$27.58523	\$28.06938	\$28.50545	\$28.94021
65	\$24.33082	\$26.54234	\$27.52960	\$28.01420	\$28.50791	\$28.95237	\$29.39551
66	\$24.67433	\$26.92808	\$27.95561	\$28.44984	\$28.95328	\$29.40630	\$29.85797
67	\$25.02270	\$27.31943	\$28.38821	\$28.89226	\$29.40561	\$29.86735	\$30.32770
68	\$25.50611	\$27.86145	\$28.98294	\$29.50037	\$30.02726	\$30.50147	\$30.97427
69	\$25.99886	\$28.41422	\$29.59013	\$30.12128	\$30.66205	\$31.14906	\$31.63462
70	\$26.50113	\$28.97795	\$30.21004	\$30.75525	\$31.31025	\$31.81040	\$32.30905
71	\$27.01310	\$29.55287	\$30.84294	\$31.40258	\$31.97217	\$32.48578	\$32.99786
72	\$27.53496	\$30.13920	\$31.48910	\$32.06352	\$32.64807	\$33.17550	\$33.70135
73	\$28.51598	\$31.24181	\$32.70328	\$33.30562	\$33.91723	\$34.47023	\$35.02156
74	\$29.53196	\$32.38475	\$33.96428	\$34.59583	\$35.23574	\$35.81548	\$36.39349
75	\$30.58414	\$33.56950	\$35.27389	\$35.93603	\$36.60549	\$37.21324	\$37.81917
76	\$31.67380	\$34.79760	\$36.63401	\$37.32814	\$38.02850	\$38.66555	\$39.30069
77	\$32.80228	\$36.07063	\$38.04657	\$38.77418	\$39.50682	\$40.17453	\$40.84025
78	\$33.44834	\$36.82452	\$38.90764	\$39.65941	\$40.41892	\$41.11079	\$41.80058
79	\$34.10712	\$37.59416	\$39.78820	\$40.56484	\$41.35208	\$42.06886	\$42.78350
80	\$34.77888	\$38.37989	\$40.68869	\$41.49095	\$42.30678	\$43.04926	\$43.78952
81	\$35.46387	\$39.18204	\$41.60955	\$42.43820	\$43.28353	\$44.05252	\$44.81921
82	\$36.16235	\$40.00095	\$42.55126	\$43.40707	\$44.28282	\$45.07915	\$45.87310
83	\$36.96670	\$40.91807	\$43.59753	\$44.47852	\$45.37564	\$46.21150	\$47.04487
84	\$37.78895	\$41.85621	\$44.66954	\$45.57641	\$46.49542	\$47.37230	\$48.24656

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Simple Inflation Protectionr - Cash Benefit - Rider Premium**

Annual Rates per \$30 of Monthly Benefit						
	2.00 yrs <= X <	2.21 yrs <= X <	2.49 yrs <= X <	2.77 yrs <= X <	3.12 yrs <= X <	3.46 yrs <= X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$4.37127	\$4.60822	\$4.95327	\$5.29232	\$5.72531	\$6.11698
31	\$4.40712	\$4.64610	\$4.99416	\$5.33617	\$5.77294	\$6.16806
32	\$4.44300	\$4.68404	\$5.03510	\$5.38007	\$5.82061	\$6.21919
33	\$4.47894	\$4.72201	\$5.07608	\$5.42399	\$5.86832	\$6.27035
34	\$4.51492	\$4.76003	\$5.11709	\$5.46796	\$5.91605	\$6.32152
35	\$4.55094	\$4.79807	\$5.15812	\$5.51194	\$5.96379	\$6.37270
36	\$4.71965	\$4.97628	\$5.35061	\$5.71887	\$6.18874	\$6.61415
37	\$4.89461	\$5.16112	\$5.55028	\$5.93357	\$6.42217	\$6.86475
38	\$5.07606	\$5.35282	\$5.75740	\$6.15633	\$6.66441	\$7.12485
39	\$5.26424	\$5.55163	\$5.97225	\$6.38745	\$6.91578	\$7.39480
40	\$5.45939	\$5.75784	\$6.19512	\$6.62724	\$7.17663	\$7.67497
41	\$5.66178	\$5.97170	\$6.42631	\$6.87604	\$7.44733	\$7.96577
42	\$5.87167	\$6.19351	\$6.66612	\$7.13418	\$7.72823	\$8.26758
43	\$6.08934	\$6.42355	\$6.91488	\$7.40202	\$8.01973	\$8.58082
44	\$6.31508	\$6.66214	\$7.17293	\$7.67990	\$8.32223	\$8.90594
45	\$6.54919	\$6.90959	\$7.44060	\$7.96822	\$8.63613	\$9.24337
46	\$6.80831	\$7.18347	\$7.73682	\$8.28747	\$8.98355	\$9.61666
47	\$7.07768	\$7.46820	\$8.04483	\$8.61952	\$9.34495	\$10.00502
48	\$7.35770	\$7.76422	\$8.36510	\$8.96487	\$9.72088	\$10.40907
49	\$7.64881	\$8.07198	\$8.69812	\$9.32405	\$10.11194	\$10.82943
50	\$7.95143	\$8.39193	\$9.04440	\$9.69763	\$10.51873	\$11.26677
51	\$8.26603	\$8.72456	\$9.40446	\$10.08618	\$10.94188	\$11.72177
52	\$8.59307	\$9.07038	\$9.77886	\$10.49029	\$11.38206	\$12.19515
53	\$8.93305	\$9.42991	\$10.16817	\$10.91059	\$11.83994	\$12.68764
54	\$9.28648	\$9.80369	\$10.57297	\$11.34773	\$12.31625	\$13.20003
55	\$9.65390	\$10.19228	\$10.99389	\$11.80239	\$12.81171	\$13.73310
56	\$9.94516	\$10.50035	\$11.32753	\$12.16343	\$13.20510	\$14.15645
57	\$10.24521	\$10.81773	\$11.67130	\$12.53551	\$13.61056	\$14.59284
58	\$10.55431	\$11.14471	\$12.02549	\$12.91898	\$14.02848	\$15.04269
59	\$10.87274	\$11.48157	\$12.39044	\$13.31417	\$14.45923	\$15.50640
60	\$11.20077	\$11.82861	\$12.76646	\$13.72145	\$14.90320	\$15.98441
61	\$11.53870	\$12.18613	\$13.15390	\$14.14120	\$15.36081	\$16.47716
62	\$11.88683	\$12.55447	\$13.55309	\$14.57378	\$15.83247	\$16.98509
63	\$12.20901	\$12.89596	\$13.92453	\$14.97764	\$16.27413	\$17.46231
64	\$12.53992	\$13.24674	\$14.30615	\$15.39269	\$16.72812	\$17.95293
65	\$12.87980	\$13.60707	\$14.69823	\$15.81924	\$17.19477	\$18.45734
66	\$13.22890	\$13.97719	\$15.10105	\$16.25761	\$17.67443	\$18.97593
67	\$13.58745	\$14.35738	\$15.51491	\$16.70813	\$18.16748	\$19.50908
68	\$13.99702	\$14.79242	\$15.99055	\$17.22843	\$18.73919	\$20.12954
69	\$14.41894	\$15.24064	\$16.48078	\$17.76493	\$19.32889	\$20.76972
70	\$14.85358	\$15.70244	\$16.98604	\$18.31813	\$19.93715	\$21.43027
71	\$15.30132	\$16.17823	\$17.50678	\$18.88856	\$20.56455	\$22.11183
72	\$15.76255	\$16.66844	\$18.04349	\$19.47676	\$21.21169	\$22.81506
73	\$16.41882	\$17.36695	\$18.81140	\$20.32421	\$22.14810	\$23.83717
74	\$17.10240	\$18.09473	\$19.61200	\$21.20853	\$23.12585	\$24.90507
75	\$17.81445	\$18.85300	\$20.44666	\$22.13134	\$24.14677	\$26.02081
76	\$18.55615	\$19.64306	\$21.31685	\$23.09429	\$25.21275	\$27.18654
77	\$19.32872	\$20.46622	\$22.22407	\$24.09914	\$26.32579	\$28.40449
78	\$19.83708	\$21.00913	\$22.82688	\$24.76699	\$27.06790	\$29.22511
79	\$20.35881	\$21.56645	\$23.44603	\$25.45335	\$27.83093	\$30.06944
80	\$20.89427	\$22.13854	\$24.08198	\$26.15873	\$28.61548	\$30.93817
81	\$21.44380	\$22.72582	\$24.73518	\$26.88366	\$29.42213	\$31.83199
82	\$22.00779	\$23.32867	\$25.40610	\$27.62868	\$30.25153	\$32.75163
83	\$22.67238	\$24.04102	\$26.19742	\$28.49364	\$31.21345	\$33.81221
84	\$23.35704	\$24.77512	\$27.01339	\$29.38567	\$32.20595	\$34.90713

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Simple Inflation Protectionr - Cash Benefit - Rider Premium**

Annual Rates per \$30 of Monthly Benefit

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$6.35003	\$6.58719	\$6.83655	\$7.29650	\$7.72632	\$8.22056
31	\$6.40313	\$6.64241	\$6.89398	\$7.35790	\$7.79153	\$8.29019
32	\$6.45627	\$6.69767	\$6.95144	\$7.41933	\$7.85675	\$8.35983
33	\$6.50944	\$6.75296	\$7.00892	\$7.48078	\$7.92200	\$8.42948
34	\$6.56264	\$6.80825	\$7.06641	\$7.54222	\$7.98722	\$8.49911
35	\$6.61581	\$6.86355	\$7.12389	\$7.60364	\$8.05242	\$8.56869
36	\$6.66741	\$7.12523	\$7.39616	\$7.89584	\$8.36317	\$8.90065
37	\$7.12858	\$7.39690	\$7.67883	\$8.19927	\$8.68591	\$9.24547
38	\$7.39969	\$7.67891	\$7.97231	\$8.51437	\$9.02111	\$9.60365
39	\$7.68110	\$7.97169	\$8.27700	\$8.84157	\$9.36924	\$9.97570
40	\$7.97322	\$8.27562	\$8.59333	\$9.18134	\$9.73080	\$10.36217
41	\$8.27644	\$8.59114	\$8.92176	\$9.53417	\$10.10632	\$10.76361
42	\$8.59120	\$8.91869	\$9.26274	\$9.90056	\$10.49633	\$11.18061
43	\$8.91793	\$9.25873	\$9.61675	\$10.28103	\$10.90139	\$11.61375
44	\$9.25708	\$9.61174	\$9.98429	\$10.67613	\$11.32208	\$12.06368
45	\$9.60913	\$9.97820	\$10.36588	\$11.08640	\$11.75901	\$12.53104
46	\$9.99884	\$10.38386	\$10.78823	\$11.54074	\$12.24242	\$13.04775
47	\$10.40436	\$10.80602	\$11.22780	\$12.01370	\$12.74570	\$13.58576
48	\$10.82632	\$11.24534	\$11.68527	\$12.50604	\$13.26967	\$14.14595
49	\$11.26540	\$11.70251	\$12.16138	\$13.01856	\$13.81518	\$14.72925
50	\$11.72228	\$12.17828	\$12.65689	\$13.55208	\$14.38311	\$15.33659
51	\$12.19769	\$12.67339	\$13.17259	\$14.10747	\$14.97440	\$15.96898
52	\$12.69238	\$13.18862	\$13.70930	\$14.68562	\$15.58999	\$16.62745
53	\$13.20714	\$13.72480	\$14.26788	\$15.28746	\$16.23088	\$17.31307
54	\$13.74277	\$14.28279	\$14.84922	\$15.91397	\$16.89813	\$18.02696
55	\$14.30013	\$14.86345	\$15.45425	\$16.56615	\$17.59280	\$18.77028
56	\$14.74336	\$15.32489	\$15.93487	\$17.08444	\$18.14416	\$19.36031
57	\$15.20034	\$15.80066	\$16.43044	\$17.61895	\$18.71281	\$19.96888
58	\$15.67147	\$16.29120	\$16.94142	\$18.17018	\$19.29928	\$20.59658
59	\$16.15721	\$16.79696	\$17.46830	\$18.73866	\$19.90412	\$21.24401
60	\$16.65800	\$17.31843	\$18.01155	\$19.32492	\$20.52792	\$21.91180
61	\$17.17432	\$17.85609	\$18.57171	\$19.92952	\$21.17128	\$22.60057
62	\$17.70664	\$18.41044	\$19.14928	\$20.55304	\$21.83479	\$23.31100
63	\$18.20731	\$18.93281	\$19.69441	\$21.14444	\$22.46634	\$23.99050
64	\$18.72213	\$19.47000	\$20.25506	\$21.75286	\$23.11616	\$24.68980
65	\$19.25151	\$20.02243	\$20.83167	\$22.37879	\$23.78477	\$25.40949
66	\$19.79586	\$20.59054	\$21.42469	\$23.02272	\$24.47272	\$26.15016
67	\$20.35560	\$21.17476	\$22.03460	\$23.68519	\$25.18057	\$26.91242
68	\$21.00942	\$21.85858	\$22.74980	\$24.46624	\$26.01928	\$27.81791
69	\$21.68423	\$22.56449	\$23.48822	\$25.27305	\$26.88593	\$28.75387
70	\$22.38073	\$23.29319	\$24.25060	\$26.10646	\$27.78145	\$29.72132
71	\$23.09959	\$24.04542	\$25.03773	\$26.96736	\$28.70679	\$30.72132
72	\$23.84154	\$24.82195	\$25.85041	\$27.85664	\$29.66295	\$31.75496
73	\$24.92460	\$25.95988	\$27.04683	\$29.17297	\$31.08259	\$33.30024
74	\$26.05687	\$27.14998	\$28.29862	\$30.55151	\$32.57017	\$34.92071
75	\$27.24057	\$28.39464	\$29.60834	\$31.99519	\$34.12895	\$36.62004
76	\$28.47804	\$29.69636	\$30.97869	\$33.50708	\$35.76232	\$38.40206
77	\$29.77173	\$31.05775	\$32.41245	\$35.09042	\$37.47387	\$40.27080
78	\$30.64339	\$31.97658	\$33.38037	\$36.16494	\$38.64669	\$41.55708
79	\$31.54058	\$32.92259	\$34.37720	\$37.27237	\$39.85622	\$42.88445
80	\$32.46403	\$33.89659	\$35.40380	\$38.41370	\$41.10360	\$44.25422
81	\$33.41452	\$34.89941	\$36.46105	\$39.58999	\$42.39002	\$45.66773
82	\$34.39284	\$35.93189	\$37.54988	\$40.80229	\$43.71670	\$47.12640
83	\$35.51451	\$37.11216	\$38.78663	\$42.17569	\$45.20803	\$48.76552
84	\$36.67277	\$38.33119	\$40.06411	\$43.59532	\$46.75022	\$50.46165

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **5% Simple Inflation Protectionr - Cash Benefit - Rider Premium**

Annual Rates per \$30 of Monthly Benefit

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$8.95000	\$9.70006	\$9.94005	\$10.10315	\$10.27622	\$10.43030	\$10.58391
31	\$9.02602	\$9.78262	\$10.02108	\$10.18555	\$10.36002	\$10.51537	\$10.67025
32	\$9.10206	\$9.86518	\$10.10203	\$10.26786	\$10.44375	\$10.60035	\$10.75649
33	\$9.17808	\$9.94772	\$10.18287	\$10.35006	\$10.52735	\$10.68521	\$10.84259
34	\$9.25406	\$10.03020	\$10.26357	\$10.43212	\$10.61080	\$10.76991	\$10.92855
35	\$9.32998	\$10.11260	\$10.34411	\$10.51400	\$10.69407	\$10.85443	\$11.01431
36	\$9.69345	\$10.50823	\$10.75003	\$10.92666	\$11.11357	\$11.28011	\$11.44615
37	\$10.07108	\$10.91934	\$11.17187	\$11.35551	\$11.54952	\$11.72248	\$11.89492
38	\$10.46343	\$11.34653	\$11.61027	\$11.80120	\$12.00257	\$12.18219	\$12.36128
39	\$10.87105	\$11.79044	\$12.06587	\$12.26437	\$12.47340	\$12.65994	\$12.84592
40	\$11.29456	\$12.25171	\$12.53934	\$12.74573	\$12.96269	\$13.15642	\$13.34957
41	\$11.73457	\$12.73103	\$13.03140	\$13.24598	\$13.47118	\$13.67238	\$13.87297
42	\$12.19172	\$13.22910	\$13.54277	\$13.76586	\$13.99962	\$14.20856	\$14.41688
43	\$12.66668	\$13.74665	\$14.07420	\$14.30615	\$14.54878	\$14.76578	\$14.98213
44	\$13.16014	\$14.28446	\$14.62649	\$14.86764	\$15.11949	\$15.34484	\$15.56953
45	\$13.67282	\$14.84330	\$15.20045	\$15.45117	\$15.71258	\$15.94662	\$16.17996
46	\$14.23950	\$15.46091	\$15.83943	\$16.10093	\$16.37334	\$16.61731	\$16.86054
47	\$14.82966	\$16.10421	\$16.50526	\$16.77802	\$17.06190	\$17.31620	\$17.56975
48	\$15.44429	\$16.77428	\$17.19909	\$17.48357	\$17.77940	\$18.04449	\$18.30879
49	\$16.08439	\$17.47223	\$17.92208	\$18.21880	\$18.52708	\$18.80341	\$19.07891
50	\$16.75101	\$18.19922	\$18.67546	\$18.98495	\$19.30621	\$19.59425	\$19.88143
51	\$17.44527	\$18.95646	\$19.46052	\$19.78331	\$20.11809	\$20.41835	\$20.71771
52	\$18.16830	\$19.74520	\$20.27857	\$20.61525	\$20.96412	\$21.27711	\$21.58916
53	\$18.92130	\$20.56677	\$21.13102	\$21.48217	\$21.84573	\$22.17199	\$22.49726
54	\$19.70550	\$21.42252	\$22.01929	\$22.38555	\$22.76441	\$23.10450	\$23.44357
55	\$20.52221	\$22.31387	\$22.94491	\$23.32692	\$23.72173	\$24.07624	\$24.42968
56	\$21.37063	\$23.24219	\$23.69081	\$24.08618	\$24.49505	\$24.86215	\$25.22816
57	\$22.18355	\$24.15711	\$24.60955	\$24.87014	\$25.29358	\$25.67372	\$26.05273
58	\$22.95959	\$24.95337	\$25.40613	\$25.67963	\$26.11815	\$26.51179	\$26.90425
59	\$23.77144	\$25.79370	\$26.27716	\$26.51546	\$26.96959	\$27.37721	\$27.78361
60	\$24.61579	\$26.67987	\$27.19248	\$27.37850	\$27.84879	\$28.27088	\$28.69170
61	\$25.49333	\$27.60297	\$28.10015	\$28.26963	\$28.75665	\$29.19372	\$29.62948
62	\$26.40481	\$28.55692	\$29.03388	\$29.18976	\$29.69411	\$30.14669	\$30.59791
63	\$27.35057	\$29.54205	\$29.99043	\$30.09339	\$30.61588	\$31.08441	\$31.55154
64	\$28.33466	\$30.56709	\$30.50436	\$31.02500	\$31.56626	\$32.05130	\$32.53489
65	\$29.35874	\$31.63344	\$31.44652	\$31.98544	\$32.54615	\$33.04827	\$33.54890
66	\$30.42408	\$32.74431	\$32.41777	\$32.97562	\$33.55645	\$34.07625	\$34.59450
67	\$31.53159	\$33.89251	\$33.41903	\$33.99645	\$34.59811	\$35.13621	\$35.67269
68	\$32.68593	\$35.08294	\$34.61494	\$35.21618	\$35.84350	\$36.40451	\$36.96384
69	\$33.88764	\$36.41813	\$35.85364	\$36.47968	\$37.13372	\$37.71860	\$38.30173
70	\$35.14490	\$37.80243	\$37.13666	\$37.78851	\$38.47038	\$39.08012	\$39.68804
71	\$36.46893	\$39.24203	\$38.46560	\$39.14429	\$39.85515	\$40.49079	\$41.12453
72	\$37.85107	\$40.73096	\$39.84210	\$40.54872	\$41.28977	\$41.95238	\$42.61301
73	\$39.28494	\$42.27321	\$41.34422	\$42.09479	\$42.81199	\$43.51859	\$44.18808
74	\$40.77553	\$43.86422	\$42.94726	\$43.70445	\$44.37059	\$45.07978	\$45.75673
75	\$42.32206	\$45.50899	\$44.59705	\$45.43370	\$46.08217	\$46.84130	\$47.59824
76	\$43.92406	\$47.21282	\$46.36377	\$47.15887	\$47.84203	\$48.61881	\$49.40306
77	\$45.58227	\$48.97523	\$48.15219	\$48.92663	\$49.57822	\$50.37835	\$51.18578
78	\$47.29818	\$50.79114	\$49.98359	\$50.75259	\$51.36660	\$52.18286	\$52.99628
79	\$49.07462	\$52.66871	\$51.91255	\$52.69776	\$53.21670	\$54.04127	\$54.85285
80	\$50.91319	\$54.60590	\$53.91121	\$54.70468	\$55.17115	\$56.01629	\$56.85831
81	\$52.81356	\$56.61277	\$55.98208	\$56.85294	\$57.32666	\$58.18076	\$59.03457
82	\$54.77644	\$58.74743	\$58.11279	\$58.97245	\$59.40140	\$60.26160	\$61.11769
83	\$56.80378	\$60.91142	\$60.38058	\$61.13956	\$61.48578	\$62.37139	\$63.23334
84	\$58.89285	\$63.23327	\$62.74411	\$63.47788	\$63.85295	\$64.73540	\$65.60215

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	2.00 yrs <= X <	2.21 yrs <= X <	2.49 yrs <= X <	2.77 yrs <= X <	3.12 yrs <= X <	3.46 yrs <= X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$11.21010	\$11.82359	\$12.71719	\$13.60629	\$14.73045	\$15.74430
31	\$11.28080	\$11.89821	\$12.79755	\$13.69240	\$14.82375	\$15.84407
32	\$11.35150	\$11.97285	\$12.87790	\$13.77848	\$14.91702	\$15.94380
33	\$11.42221	\$12.04746	\$12.95822	\$13.86453	\$15.01024	\$16.04347
34	\$11.49290	\$12.12207	\$13.03851	\$13.95054	\$15.10340	\$16.14305
35	\$11.56356	\$12.19662	\$13.11875	\$14.03648	\$15.19648	\$16.24253
36	\$11.56354	\$12.19742	\$13.12192	\$14.04312	\$15.20662	\$16.25662
37	\$11.56351	\$12.19823	\$13.12508	\$14.04977	\$15.21678	\$16.27072
38	\$11.56349	\$12.19903	\$13.12825	\$14.05641	\$15.22693	\$16.28483
39	\$11.56347	\$12.19983	\$13.13142	\$14.06306	\$15.23710	\$16.29895
40	\$11.56345	\$12.20063	\$13.13459	\$14.06972	\$15.24727	\$16.31309
41	\$11.56342	\$12.20144	\$13.13776	\$14.07637	\$15.25745	\$16.32724
42	\$11.56340	\$12.20224	\$13.14093	\$14.08303	\$15.26763	\$16.34140
43	\$11.56338	\$12.20304	\$13.14410	\$14.08970	\$15.27783	\$16.35557
44	\$11.56335	\$12.20385	\$13.14728	\$14.09636	\$15.28802	\$16.36975
45	\$11.56333	\$12.20465	\$13.15045	\$14.10303	\$15.29823	\$16.38395
46	\$11.54956	\$12.19102	\$13.13805	\$14.09353	\$15.29038	\$16.37769
47	\$11.53580	\$12.17740	\$13.12566	\$14.08404	\$15.28252	\$16.37143
48	\$11.52206	\$12.16379	\$13.11328	\$14.07455	\$15.27468	\$16.36517
49	\$11.50834	\$12.15020	\$13.10092	\$14.06507	\$15.26683	\$16.35891
50	\$11.49464	\$12.13663	\$13.08856	\$14.05559	\$15.25900	\$16.35266
51	\$11.48095	\$12.12307	\$13.07622	\$14.04612	\$15.25116	\$16.34641
52	\$11.46727	\$12.10952	\$13.06389	\$14.03666	\$15.24333	\$16.34016
53	\$11.45362	\$12.09599	\$13.05157	\$14.02720	\$15.23550	\$16.33392
54	\$11.43998	\$12.08248	\$13.03927	\$14.01775	\$15.22768	\$16.32767
55	\$11.42635	\$12.06898	\$13.02697	\$14.00831	\$15.21986	\$16.32143
56	\$11.32866	\$11.96661	\$12.91822	\$13.89537	\$15.09932	\$16.19424
57	\$11.23180	\$11.86510	\$12.81039	\$13.78334	\$14.97974	\$16.06804
58	\$11.13577	\$11.76446	\$12.70345	\$13.67222	\$14.86110	\$15.94282
59	\$11.04056	\$11.66466	\$12.59740	\$13.56199	\$14.74341	\$15.81858
60	\$10.94617	\$11.56572	\$12.49224	\$13.45265	\$14.62664	\$15.69530
61	\$10.85258	\$11.46761	\$12.38796	\$13.34419	\$14.51080	\$15.57299
62	\$10.75979	\$11.37034	\$12.28455	\$13.23661	\$14.39588	\$15.45163
63	\$10.88580	\$11.50461	\$12.43190	\$13.39951	\$14.57582	\$15.64754
64	\$11.01329	\$11.64046	\$12.58103	\$13.56442	\$14.75802	\$15.84594
65	\$11.14226	\$11.77791	\$12.73194	\$13.73136	\$14.94249	\$16.04685
66	\$11.27275	\$11.91699	\$12.88466	\$13.90035	\$15.12926	\$16.25030
67	\$11.40477	\$12.05771	\$13.03921	\$14.07142	\$15.31837	\$16.45634
68	\$11.57965	\$12.24454	\$13.24553	\$14.30109	\$15.57366	\$16.73549
69	\$11.75721	\$12.43426	\$13.45512	\$14.53450	\$15.83321	\$17.01937
70	\$11.93750	\$12.62692	\$13.66803	\$14.77173	\$16.09709	\$17.30808
71	\$12.12054	\$12.82257	\$13.88430	\$15.01283	\$16.36536	\$17.60167
72	\$12.30640	\$13.02125	\$14.10400	\$15.25786	\$16.63810	\$17.90025
73	\$12.64247	\$13.38050	\$14.50183	\$15.70393	\$17.13567	\$18.44628
74	\$12.98772	\$13.74967	\$14.91087	\$16.16303	\$17.64813	\$19.00897
75	\$13.34239	\$14.12902	\$15.33146	\$16.63556	\$18.17590	\$19.58883
76	\$13.70675	\$14.51884	\$15.76390	\$17.12190	\$18.71946	\$20.18637
77	\$14.08106	\$14.91941	\$16.20855	\$17.62246	\$19.27928	\$20.80214
78	\$14.26211	\$15.11493	\$16.43039	\$17.87552	\$19.56672	\$21.12647
79	\$14.44550	\$15.31302	\$16.65527	\$18.13222	\$19.85845	\$21.45586
80	\$14.63124	\$15.51370	\$16.88322	\$18.39260	\$20.15452	\$21.79038
81	\$14.81936	\$15.71701	\$17.11429	\$18.65672	\$20.45501	\$22.13012
82	\$15.00991	\$15.92298	\$17.34853	\$18.92463	\$20.75998	\$22.47516
83	\$15.25765	\$16.19272	\$17.65367	\$19.26246	\$21.14457	\$22.90388
84	\$15.50947	\$16.46702	\$17.96418	\$19.60633	\$21.53628	\$23.34078

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$16.35467	\$16.97008	\$17.61627	\$18.81463	\$19.93061	\$21.21145
31	\$16.45839	\$17.07772	\$17.72804	\$18.93407	\$20.05716	\$21.34614
32	\$16.56207	\$17.18532	\$17.83975	\$19.05343	\$20.18359	\$21.48070
33	\$16.66567	\$17.29284	\$17.95136	\$19.17269	\$20.30992	\$21.61513
34	\$16.76919	\$17.40025	\$18.06286	\$19.29181	\$20.43608	\$21.74937
35	\$16.87258	\$17.50754	\$18.17423	\$19.41077	\$20.56206	\$21.88339
36	\$16.89018	\$17.52788	\$18.19743	\$19.43997	\$20.59607	\$21.92250
37	\$16.90780	\$17.54825	\$18.22066	\$19.46922	\$20.63013	\$21.96168
38	\$16.92544	\$17.56864	\$18.24392	\$19.49851	\$20.66426	\$22.00093
39	\$16.94309	\$17.58906	\$18.26721	\$19.52784	\$20.69843	\$22.04025
40	\$16.96077	\$17.60950	\$18.29053	\$19.55722	\$20.73267	\$22.07965
41	\$16.97846	\$17.62996	\$18.31388	\$19.58664	\$20.76696	\$22.11911
42	\$16.99617	\$17.65045	\$18.33726	\$19.61611	\$20.80131	\$22.15864
43	\$17.01390	\$17.67096	\$18.36067	\$19.64562	\$20.83571	\$22.19824
44	\$17.03164	\$17.69149	\$18.38411	\$19.67517	\$20.87017	\$22.23792
45	\$17.04941	\$17.71205	\$18.40758	\$19.70477	\$20.90469	\$22.27766
46	\$17.04564	\$17.70991	\$18.40715	\$19.70873	\$20.91194	\$22.28830
47	\$17.04187	\$17.70777	\$18.40671	\$19.71269	\$20.91919	\$22.29895
48	\$17.03810	\$17.70563	\$18.40628	\$19.71665	\$20.92644	\$22.30961
49	\$17.03434	\$17.70349	\$18.40584	\$19.72061	\$20.93370	\$22.32026
50	\$17.03057	\$17.70135	\$18.40541	\$19.72457	\$20.94096	\$22.33093
51	\$17.02680	\$17.69921	\$18.40498	\$19.72853	\$20.94822	\$22.34160
52	\$17.02304	\$17.69707	\$18.40454	\$19.73250	\$20.95548	\$22.35227
53	\$17.01928	\$17.69494	\$18.40411	\$19.73646	\$20.96275	\$22.36295
54	\$17.01551	\$17.69280	\$18.40367	\$19.74042	\$20.97002	\$22.37363
55	\$17.01175	\$17.69066	\$18.40324	\$19.74439	\$20.97729	\$22.38432
56	\$16.88252	\$17.55717	\$18.26522	\$19.60011	\$20.82562	\$22.22473
57	\$16.75426	\$17.42469	\$18.12823	\$19.45689	\$20.67505	\$22.06627
58	\$16.62699	\$17.29321	\$17.99227	\$19.31471	\$20.52557	\$21.90895
59	\$16.50068	\$17.16271	\$17.85734	\$19.17357	\$20.37717	\$21.75275
60	\$16.37532	\$17.03321	\$17.72341	\$19.03346	\$20.22984	\$21.59766
61	\$16.25092	\$16.90468	\$17.59049	\$18.89438	\$20.08358	\$21.44368
62	\$16.12747	\$16.77712	\$17.45856	\$18.75631	\$19.93837	\$21.29079
63	\$16.33494	\$16.99469	\$17.68669	\$19.00685	\$20.20779	\$21.58215
64	\$16.54508	\$17.21507	\$17.91780	\$19.26073	\$20.48086	\$21.87749
65	\$16.75792	\$17.43832	\$18.15193	\$19.51800	\$20.75761	\$22.17687
66	\$16.97351	\$17.66446	\$18.38911	\$19.77871	\$21.03811	\$22.48036
67	\$17.19186	\$17.89353	\$18.62940	\$20.04290	\$21.32239	\$22.78799
68	\$17.48914	\$18.20620	\$18.95804	\$20.40639	\$21.71652	\$23.21700
69	\$17.79157	\$18.52433	\$19.29248	\$20.77646	\$22.11794	\$23.65409
70	\$18.09922	\$18.84802	\$19.63281	\$21.15325	\$22.52678	\$24.09941
71	\$18.41219	\$19.17737	\$19.97915	\$21.53687	\$22.94318	\$24.55311
72	\$18.73058	\$19.51247	\$20.33160	\$21.92745	\$23.36727	\$25.01535
73	\$19.31446	\$20.12946	\$20.98415	\$22.65192	\$24.15381	\$25.87691
74	\$19.91655	\$20.76595	\$21.65764	\$23.40032	\$24.96681	\$26.76814
75	\$20.53740	\$21.42257	\$22.35274	\$24.17344	\$25.80719	\$27.69007
76	\$21.17761	\$22.09996	\$23.07016	\$24.97211	\$26.67585	\$28.64375
77	\$21.83777	\$22.79876	\$23.81060	\$25.79717	\$27.57375	\$29.63027
78	\$22.18745	\$23.17168	\$24.20712	\$26.24433	\$28.07206	\$30.18185
79	\$22.54273	\$23.55069	\$24.61025	\$26.69923	\$28.57938	\$30.74370
80	\$22.90371	\$23.93591	\$25.02009	\$27.16202	\$29.09587	\$31.31601
81	\$23.27046	\$24.32742	\$25.43675	\$27.63284	\$29.62170	\$31.89898
82	\$23.64308	\$24.72534	\$25.86035	\$28.11181	\$30.15702	\$32.49279
83	\$24.10125	\$25.21140	\$26.37024	\$28.68516	\$30.78570	\$33.18729
84	\$24.56830	\$25.70702	\$26.89019	\$29.27021	\$31.42749	\$33.89664

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$23.11011	\$25.05901	\$25.63674	\$26.06215	\$26.50978	\$26.90957	\$27.30817
31	\$23.25690	\$25.21824	\$25.80064	\$26.22879	\$26.67930	\$27.08166	\$27.48282
32	\$23.40355	\$25.37728	\$25.96438	\$26.39528	\$26.84867	\$27.25360	\$27.65731
33	\$23.55002	\$25.53611	\$26.12796	\$26.56159	\$27.01785	\$27.42533	\$27.83159
34	\$23.69626	\$25.69468	\$26.29132	\$26.72767	\$27.18678	\$27.59682	\$28.00564
35	\$23.84225	\$25.85295	\$26.45440	\$26.89348	\$27.35545	\$27.76803	\$28.17938
36	\$23.88961	\$25.90806	\$26.51153	\$26.95191	\$27.41452	\$27.82783	\$28.23990
37	\$23.93707	\$25.96328	\$26.56878	\$27.01048	\$27.47372	\$27.88776	\$28.30056
38	\$23.98462	\$26.01863	\$26.62616	\$27.06916	\$27.53305	\$27.94781	\$28.36134
39	\$24.03227	\$26.07409	\$26.68366	\$27.12798	\$27.59250	\$28.00800	\$28.42225
40	\$24.08001	\$26.12967	\$26.74128	\$27.18692	\$27.65208	\$28.06831	\$28.48330
41	\$24.12785	\$26.18537	\$26.79903	\$27.24600	\$27.71179	\$28.12876	\$28.54447
42	\$24.17578	\$26.24118	\$26.85691	\$27.30520	\$27.77163	\$28.18933	\$28.60578
43	\$24.22380	\$26.29712	\$26.91491	\$27.36453	\$27.83160	\$28.25004	\$28.66722
44	\$24.27192	\$26.35318	\$26.97303	\$27.42398	\$27.89170	\$28.31087	\$28.72879
45	\$24.32014	\$26.40935	\$27.03128	\$27.48357	\$27.95193	\$28.37184	\$28.79049
46	\$24.33745	\$26.43264	\$27.06938	\$27.52299	\$27.99209	\$28.41283	\$28.83231
47	\$24.35477	\$26.45595	\$27.10753	\$27.56247	\$28.03230	\$28.45388	\$28.87418
48	\$24.37211	\$26.47928	\$27.14574	\$27.60200	\$28.07258	\$28.49498	\$28.91612
49	\$24.38945	\$26.50263	\$27.18400	\$27.64159	\$28.11291	\$28.53615	\$28.95812
50	\$24.40681	\$26.52600	\$27.22232	\$27.68124	\$28.15330	\$28.57738	\$29.00018
51	\$24.42418	\$26.54939	\$27.26068	\$27.72094	\$28.19375	\$28.61866	\$29.04230
52	\$24.44157	\$26.57280	\$27.29911	\$27.76070	\$28.23425	\$28.66001	\$29.08449
53	\$24.45896	\$26.59623	\$27.33758	\$27.80052	\$28.27482	\$28.70141	\$29.12673
54	\$24.47637	\$26.61969	\$27.37612	\$27.84040	\$28.31544	\$28.74288	\$29.16903
55	\$24.49379	\$26.64316	\$27.41470	\$27.88033	\$28.35612	\$28.78440	\$29.21140
56	\$24.32385	\$26.46458	\$27.25115	\$27.71552	\$28.18985	\$28.61690	\$29.04269
57	\$24.15509	\$26.28720	\$27.08857	\$27.55168	\$28.02455	\$28.45038	\$28.87495
58	\$23.98751	\$26.11100	\$26.92696	\$27.38880	\$27.86021	\$28.28483	\$28.70818
59	\$23.82108	\$25.93599	\$26.76632	\$27.22690	\$27.69685	\$28.12024	\$28.54237
60	\$23.65581	\$25.76214	\$26.60664	\$27.06594	\$27.53444	\$27.95661	\$28.37752
61	\$23.49169	\$25.58947	\$26.44791	\$26.90594	\$27.37298	\$27.79393	\$28.21362
62	\$23.32870	\$25.41795	\$26.29012	\$26.74689	\$27.21247	\$27.63220	\$28.05067
63	\$23.65807	\$25.78735	\$26.69695	\$27.16283	\$27.63761	\$28.06543	\$28.49197
64	\$23.99209	\$26.16212	\$27.11008	\$27.58523	\$28.06938	\$28.50545	\$28.94021
65	\$24.33082	\$26.54234	\$27.52960	\$28.01420	\$28.50791	\$28.95237	\$29.39551
66	\$24.67433	\$26.92808	\$27.95561	\$28.44984	\$28.95328	\$29.40630	\$29.85797
67	\$25.02270	\$27.31943	\$28.38821	\$28.89226	\$29.40561	\$29.86735	\$30.32770
68	\$25.50611	\$27.86145	\$28.98294	\$29.50037	\$30.02726	\$30.50147	\$30.97427
69	\$25.99886	\$28.41422	\$29.59013	\$30.12128	\$30.66205	\$31.14906	\$31.63462
70	\$26.50113	\$28.97795	\$30.21004	\$30.75525	\$31.31025	\$31.81040	\$32.30905
71	\$27.01310	\$29.55287	\$30.84294	\$31.40258	\$31.97217	\$32.48578	\$32.99786
72	\$27.53496	\$30.13920	\$31.48910	\$32.06352	\$32.64807	\$33.17550	\$33.70135
73	\$28.51598	\$31.24181	\$32.70328	\$33.30562	\$33.91723	\$34.47023	\$35.02156
74	\$29.53196	\$32.38475	\$33.96428	\$34.59583	\$35.23574	\$35.81548	\$36.39349
75	\$30.58414	\$33.56950	\$35.27389	\$35.93603	\$36.60549	\$37.21324	\$37.81917
76	\$31.67380	\$34.79760	\$36.63401	\$37.32814	\$38.02850	\$38.66555	\$39.30069
77	\$32.80228	\$36.07063	\$38.04657	\$38.77418	\$39.50682	\$40.17453	\$40.84025
78	\$33.44834	\$36.82452	\$38.90764	\$39.65941	\$40.41892	\$41.11079	\$41.80058
79	\$34.10712	\$37.59416	\$39.78820	\$40.56484	\$41.35208	\$42.06886	\$42.78350
80	\$34.77888	\$38.37989	\$40.68869	\$41.49095	\$42.30678	\$43.04926	\$43.78952
81	\$35.46387	\$39.18204	\$41.60955	\$42.43820	\$43.28353	\$44.05252	\$44.81921
82	\$36.16235	\$40.00095	\$42.55126	\$43.40707	\$44.28282	\$45.07915	\$45.87310
83	\$36.96670	\$40.91807	\$43.59753	\$44.47852	\$45.37564	\$46.21150	\$47.04487
84	\$37.78895	\$41.85621	\$44.66954	\$45.57641	\$46.49542	\$47.37230	\$48.24656

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection Through Age 75 - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	2.00 yrs ≤ X <	2.21 yrs ≤ X <	2.49 yrs ≤ X <	2.77 yrs ≤ X <	3.12 yrs ≤ X <	3.46 yrs ≤ X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$7.37975	\$7.77648	\$8.35186	\$8.91368	\$9.63642	\$10.28993
31	\$7.41510	\$7.81374	\$8.39192	\$8.95646	\$9.68268	\$10.33935
32	\$7.45011	\$7.85067	\$8.43160	\$8.99882	\$9.72850	\$10.38825
33	\$7.48479	\$7.88723	\$8.47087	\$9.04074	\$9.77381	\$10.43663
34	\$7.51913	\$7.92342	\$8.50974	\$9.08221	\$9.81863	\$10.48445
35	\$7.55310	\$7.95921	\$8.54816	\$9.12321	\$9.86292	\$10.53169
36	\$7.50587	\$7.90987	\$8.49632	\$9.06935	\$9.80610	\$10.47242
37	\$7.45894	\$7.86084	\$8.44480	\$9.01581	\$9.74960	\$10.41349
38	\$7.41229	\$7.81211	\$8.39358	\$8.96259	\$9.69344	\$10.35488
39	\$7.36594	\$7.76368	\$8.34268	\$8.90968	\$9.63759	\$10.29661
40	\$7.31989	\$7.71556	\$8.29209	\$8.85708	\$9.58207	\$10.23866
41	\$7.27411	\$7.66773	\$8.24180	\$8.80480	\$9.52686	\$10.18104
42	\$7.22863	\$7.62020	\$8.19182	\$8.75282	\$9.47198	\$10.12375
43	\$7.18343	\$7.57296	\$8.14214	\$8.70115	\$9.41741	\$10.06678
44	\$7.13851	\$7.52601	\$8.09277	\$8.64978	\$9.36315	\$10.01012
45	\$7.09387	\$7.47936	\$8.04369	\$8.59872	\$9.30921	\$9.95379
46	\$6.97589	\$7.35536	\$7.91125	\$8.45841	\$9.15835	\$9.79350
47	\$6.85988	\$7.23341	\$7.78099	\$8.32038	\$9.00993	\$9.63579
48	\$6.74579	\$7.11348	\$7.65287	\$8.18461	\$8.86392	\$9.48062
49	\$6.63361	\$6.99554	\$7.52686	\$8.05106	\$8.72028	\$9.32795
50	\$6.52328	\$6.87956	\$7.40293	\$7.91968	\$8.57896	\$9.17774
51	\$6.41480	\$6.76550	\$7.28104	\$7.79045	\$8.43994	\$9.02994
52	\$6.30811	\$6.65333	\$7.16115	\$7.66332	\$8.30316	\$8.88453
53	\$6.20320	\$6.54302	\$7.04324	\$7.53827	\$8.16861	\$8.74146
54	\$6.10004	\$6.43454	\$6.92727	\$7.41526	\$8.03623	\$8.60069
55	\$5.99859	\$6.32786	\$6.81321	\$7.29426	\$7.90600	\$8.46219
56	\$5.72200	\$6.03634	\$6.49980	\$6.95935	\$7.54362	\$8.07495
57	\$5.45817	\$5.75825	\$6.20080	\$6.63981	\$7.19785	\$7.70544
58	\$5.20650	\$5.49298	\$5.91556	\$6.33495	\$6.86793	\$7.35283
59	\$4.96644	\$5.23992	\$5.64343	\$6.04408	\$6.55313	\$7.01636
60	\$4.73744	\$4.99853	\$5.38383	\$5.76657	\$6.25276	\$6.69528
61	\$4.51901	\$4.76825	\$5.13617	\$5.50180	\$5.96616	\$6.38890
62	\$4.31064	\$4.54858	\$4.89990	\$5.24919	\$5.69269	\$6.09654
63	\$4.08861	\$4.31467	\$4.64862	\$4.98005	\$5.40166	\$5.78585
64	\$3.87802	\$4.09279	\$4.41023	\$4.72471	\$5.12550	\$5.49099
65	\$3.67828	\$3.88232	\$4.18406	\$4.48247	\$4.86347	\$5.21117
66	\$3.48882	\$3.68267	\$3.96950	\$4.25264	\$4.61483	\$4.94560
67	\$3.30912	\$3.49329	\$3.76593	\$4.03460	\$4.37890	\$4.69356
68	\$2.73752	\$2.89103	\$3.11878	\$3.33976	\$3.62734	\$3.88980
69	\$2.26466	\$2.39260	\$2.58284	\$2.76458	\$3.00478	\$3.22369
70	\$1.87348	\$1.98010	\$2.13900	\$2.28847	\$2.48906	\$2.67164
71	\$1.54986	\$1.63872	\$1.77143	\$1.89435	\$2.06186	\$2.21413
72	\$1.28215	\$1.35620	\$1.46702	\$1.56810	\$1.70798	\$1.83497
73	\$1.11668	\$1.18172	\$1.27913	\$1.36815	\$1.49123	\$1.60311
74	\$0.91179	\$0.96534	\$1.04562	\$1.11911	\$1.22062	\$1.31301
75	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
76	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
77	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
78	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
79	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
80	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
81	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
82	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
83	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
84	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection Through Age 75 - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$10.67596	\$11.07268	\$11.48976	\$12.25430	\$12.97390	\$13.80099
31	\$10.72725	\$11.12588	\$11.54497	\$12.31317	\$13.03622	\$13.86726
32	\$10.77801	\$11.17853	\$11.59959	\$12.37141	\$13.09784	\$13.93278
33	\$10.82821	\$11.23059	\$11.65359	\$12.42898	\$13.15875	\$13.99752
34	\$10.87784	\$11.28203	\$11.70695	\$12.48584	\$13.21889	\$14.06143
35	\$10.92685	\$11.33284	\$11.75964	\$12.54196	\$13.27824	\$14.12448
36	\$10.96650	\$11.37113	\$11.79650	\$12.59676	\$13.32101	\$14.18142
37	\$10.98648	\$11.39976	\$11.81370	\$12.61190	\$13.34412	\$14.20529
38	\$10.99749	\$11.41482	\$11.82124	\$12.62437	\$13.35757	\$14.22122
39	\$10.99743	\$11.41802	\$11.82011	\$12.62318	\$13.35135	\$14.21748
40	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
41	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
42	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
43	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
44	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
45	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
46	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
47	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
48	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
49	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
50	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
51	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
52	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
53	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
54	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
55	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
56	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
57	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
58	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
59	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
60	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
61	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
62	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
63	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
64	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
65	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
66	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
67	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
68	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
69	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
70	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
71	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
72	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
73	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
74	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
75	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
76	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
77	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
78	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
79	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
80	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
81	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
82	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
83	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308
84	\$10.99740	\$11.41764	\$11.81971	\$12.62193	\$13.34547	\$14.21308

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Graded Automatic Compound Inflation Protection Through Age 75 - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
Issue Age	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$15.01944	\$16.27417	\$16.65246	\$16.92355	\$17.21013	\$17.46605	\$17.72121
31	\$15.09154	\$16.35229	\$16.73342	\$17.00582	\$17.29379	\$17.55096	\$17.80736
32	\$15.16280	\$16.42948	\$16.81345	\$17.08716	\$17.37651	\$17.63490	\$17.89252
33	\$15.23318	\$16.50570	\$16.89254	\$17.16753	\$17.45823	\$17.71783	\$17.97665
34	\$15.30265	\$16.58090	\$16.97063	\$17.24688	\$17.53891	\$17.79970	\$18.05971
35	\$15.37114	\$16.65503	\$17.04767	\$17.32516	\$17.61851	\$17.88046	\$18.14163
36	\$15.29794	\$16.57756	\$16.96910	\$17.24518	\$17.53658	\$17.79697	\$18.05659
37	\$15.22509	\$16.50044	\$16.89089	\$17.16556	\$17.45502	\$17.71387	\$17.97195
38	\$15.15258	\$16.42369	\$16.81303	\$17.08631	\$17.37385	\$17.63116	\$17.88771
39	\$15.08043	\$16.34729	\$16.73554	\$17.00743	\$17.29306	\$17.54884	\$17.80386
40	\$15.00861	\$16.27124	\$16.65841	\$16.92891	\$17.21264	\$17.46690	\$17.72040
41	\$14.93714	\$16.19555	\$16.58163	\$16.85075	\$17.13259	\$17.38534	\$17.63734
42	\$14.86600	\$16.12022	\$16.50520	\$16.77296	\$17.05292	\$17.30416	\$17.55466
43	\$14.79521	\$16.04523	\$16.42913	\$16.69552	\$16.97361	\$17.22337	\$17.47237
44	\$14.72475	\$15.97059	\$16.35340	\$16.61844	\$16.89468	\$17.14294	\$17.39047
45	\$14.65463	\$15.89630	\$16.27803	\$16.54172	\$16.81611	\$17.06290	\$17.30895
46	\$14.42776	\$15.65206	\$16.03280	\$16.29239	\$16.56220	\$16.80506	\$17.04719
47	\$14.20440	\$15.41157	\$15.79126	\$16.04682	\$16.31213	\$16.55112	\$16.78940
48	\$13.98449	\$15.17477	\$15.55335	\$15.80495	\$16.06584	\$16.30102	\$16.53550
49	\$13.76799	\$14.94162	\$15.31904	\$15.56673	\$15.82326	\$16.05469	\$16.28544
50	\$13.55485	\$14.71204	\$15.08825	\$15.33210	\$15.58434	\$15.81209	\$16.03916
51	\$13.34500	\$14.48600	\$14.86094	\$15.10100	\$15.34903	\$15.57316	\$15.79661
52	\$13.13840	\$14.26342	\$14.63705	\$14.87339	\$15.11728	\$15.33783	\$15.55772
53	\$12.93500	\$14.04427	\$14.41654	\$14.64921	\$14.88902	\$15.10606	\$15.32245
54	\$12.73475	\$13.82848	\$14.19935	\$14.42841	\$14.66422	\$14.87779	\$15.09073
55	\$12.53760	\$13.61601	\$13.98543	\$14.21093	\$14.44280	\$14.65297	\$14.86252
56	\$11.97115	\$13.00275	\$13.35793	\$13.57330	\$13.79477	\$13.99560	\$14.19583
57	\$11.43030	\$12.41711	\$12.75859	\$12.96427	\$13.17582	\$13.36772	\$13.55905
58	\$10.91388	\$11.85785	\$12.18614	\$12.38257	\$12.58463	\$12.76801	\$12.95083
59	\$10.42080	\$11.32377	\$11.63937	\$11.82697	\$12.01998	\$12.19520	\$12.36990
60	\$9.94999	\$10.81375	\$11.11714	\$11.29630	\$11.48065	\$11.64809	\$11.81502
61	\$9.50045	\$10.32670	\$10.61833	\$10.78945	\$10.96553	\$11.12552	\$11.28503
62	\$9.07122	\$9.86159	\$10.14191	\$10.30533	\$10.47352	\$10.62640	\$10.77882
63	\$8.61550	\$9.36864	\$9.63529	\$9.79060	\$9.95022	\$10.09547	\$10.24030
64	\$8.18267	\$8.90033	\$9.15398	\$9.30159	\$9.45306	\$9.59108	\$9.72868
65	\$7.77159	\$8.45543	\$8.69671	\$8.83700	\$8.98075	\$9.11188	\$9.24262
66	\$7.38116	\$8.03276	\$8.26229	\$8.39561	\$8.53203	\$8.65662	\$8.78084
67	\$7.01034	\$7.63123	\$7.84956	\$7.97627	\$8.10573	\$8.22411	\$8.34214
68	\$5.81914	\$6.33764	\$6.49894	\$6.60358	\$6.70915	\$6.80570	\$6.90196
69	\$4.83035	\$5.26333	\$5.38072	\$5.46713	\$5.55320	\$5.63192	\$5.71041
70	\$4.00958	\$4.37113	\$4.45489	\$4.52626	\$4.59641	\$4.66059	\$4.72457
71	\$3.32827	\$3.63017	\$3.68837	\$3.74731	\$3.80447	\$3.85678	\$3.90892
72	\$2.76273	\$3.01481	\$3.05374	\$3.10241	\$3.14898	\$3.19160	\$3.23409
73	\$2.42396	\$2.64799	\$2.68542	\$2.72852	\$2.76987	\$2.80785	\$2.84572
74	\$1.99382	\$2.18048	\$2.21394	\$2.24973	\$2.28414	\$2.31587	\$2.34751
75	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
76	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
77	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
78	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
79	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
80	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
81	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
82	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
83	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000
84	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000	\$0.00000

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Urban CPI Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	2.00 yrs <= X <	2.21 yrs <= X <	2.49 yrs <= X <	2.77 yrs <= X <	3.12 yrs <= X <	3.46 yrs <= X <
Issue Age	<u>2.21 yrs</u>	<u>2.49 yrs</u>	<u>2.77 yrs</u>	<u>3.12 yrs</u>	<u>3.46 yrs</u>	<u>3.69 yrs</u>
30 and under	\$6.13749	\$6.47548	\$6.96799	\$7.45863	\$8.07826	\$8.63695
31	\$6.19356	\$6.53443	\$7.03116	\$7.52603	\$8.15094	\$8.71439
32	\$6.24990	\$6.59367	\$7.09461	\$7.59372	\$8.22393	\$8.79213
33	\$6.30653	\$6.65318	\$7.15834	\$7.66170	\$8.29721	\$8.87017
34	\$6.36343	\$6.71298	\$7.22236	\$7.72996	\$8.37077	\$8.94848
35	\$6.42060	\$6.77304	\$7.28664	\$7.79850	\$8.44460	\$9.02706
36	\$6.54635	\$6.90618	\$7.43121	\$7.95514	\$8.61583	\$9.21174
37	\$6.67457	\$7.04193	\$7.57865	\$8.11492	\$8.79053	\$9.40021
38	\$6.80530	\$7.18035	\$7.72902	\$8.27791	\$8.96877	\$9.59252
39	\$6.93859	\$7.32150	\$7.88237	\$8.44417	\$9.15062	\$9.78878
40	\$7.07449	\$7.46542	\$8.03876	\$8.61378	\$9.33617	\$9.98904
41	\$7.21305	\$7.61216	\$8.19826	\$8.78679	\$9.52547	\$10.19341
42	\$7.35433	\$7.76180	\$8.36092	\$8.96327	\$9.71861	\$10.40195
43	\$7.49837	\$7.91437	\$8.52681	\$9.14330	\$9.91567	\$10.61477
44	\$7.64523	\$8.06994	\$8.69599	\$9.32695	\$10.11673	\$10.83193
45	\$7.79497	\$8.22857	\$8.86852	\$9.51428	\$10.32186	\$11.05354
46	\$7.97170	\$8.41572	\$9.07176	\$9.73488	\$10.56296	\$11.31349
47	\$8.15243	\$8.60712	\$9.27966	\$9.96060	\$10.80970	\$11.57956
48	\$8.33726	\$8.80287	\$9.49232	\$10.19155	\$11.06220	\$11.85188
49	\$8.52627	\$9.00308	\$9.70986	\$10.42786	\$11.32060	\$12.13061
50	\$8.71958	\$9.20784	\$9.93238	\$10.66964	\$11.58503	\$12.41589
51	\$8.91727	\$9.41725	\$10.16000	\$10.91703	\$11.85564	\$12.70788
52	\$9.11943	\$9.63143	\$10.39284	\$11.17016	\$12.13257	\$13.00674
53	\$9.32619	\$9.85048	\$10.63101	\$11.42915	\$12.41597	\$13.31263
54	\$9.53763	\$10.07451	\$10.87465	\$11.69415	\$12.70599	\$13.62571
55	\$9.75386	\$10.30364	\$11.12386	\$11.96530	\$13.00278	\$13.94615
56	\$9.89159	\$10.44967	\$11.28270	\$12.13915	\$13.19322	\$14.15189
57	\$10.03127	\$10.59777	\$11.44382	\$12.31553	\$13.38645	\$14.36066
58	\$10.17291	\$10.74796	\$11.60723	\$12.49447	\$13.58251	\$14.57251
59	\$10.31656	\$10.90029	\$11.77298	\$12.67601	\$13.78144	\$14.78749
60	\$10.46224	\$11.05477	\$11.94109	\$12.86019	\$13.98328	\$15.00563
61	\$10.60997	\$11.21145	\$12.11160	\$13.04704	\$14.18808	\$15.22700
62	\$10.75979	\$11.37034	\$12.28455	\$13.23661	\$14.39588	\$15.45163
63	\$10.88580	\$11.50461	\$12.43190	\$13.39951	\$14.57582	\$15.64754
64	\$11.01329	\$11.64046	\$12.58103	\$13.56442	\$14.75802	\$15.84594
65	\$11.14226	\$11.77791	\$12.73194	\$13.73136	\$14.94249	\$16.04685
66	\$11.27275	\$11.91699	\$12.88466	\$13.90035	\$15.12926	\$16.25030
67	\$11.40477	\$12.05771	\$13.03921	\$14.07142	\$15.31837	\$16.45634
68	\$11.57965	\$12.24454	\$13.24553	\$14.30109	\$15.57366	\$16.73549
69	\$11.75721	\$12.43426	\$13.45512	\$14.53450	\$15.83321	\$17.01937
70	\$11.93750	\$12.62692	\$13.66803	\$14.77173	\$16.09709	\$17.30808
71	\$12.12054	\$12.82257	\$13.88430	\$15.01283	\$16.36536	\$17.60167
72	\$12.30640	\$13.02125	\$14.10400	\$15.25786	\$16.63810	\$17.90025
73	\$12.64247	\$13.38050	\$14.50183	\$15.70393	\$17.13567	\$18.44628
74	\$12.98772	\$13.74967	\$14.91087	\$16.16303	\$17.64813	\$19.00897
75	\$13.34239	\$14.12902	\$15.33146	\$16.63556	\$18.17590	\$19.58883
76	\$13.70675	\$14.51884	\$15.76390	\$17.12190	\$18.71946	\$20.18637
77	\$14.08106	\$14.91941	\$16.20855	\$17.62246	\$19.27928	\$20.80214
78	\$14.26211	\$15.11493	\$16.43039	\$17.87552	\$19.56672	\$21.12647
79	\$14.44550	\$15.31302	\$16.65527	\$18.13222	\$19.85845	\$21.45586
80	\$14.63124	\$15.51370	\$16.88322	\$18.39260	\$20.15452	\$21.79038
81	\$14.81936	\$15.71701	\$17.11429	\$18.65672	\$20.45501	\$22.13012
82	\$15.00991	\$15.92298	\$17.34853	\$18.92463	\$20.75998	\$22.47516
83	\$15.25765	\$16.19272	\$17.65367	\$19.26246	\$21.14457	\$22.90388
84	\$15.50947	\$16.46702	\$17.96418	\$19.60633	\$21.53628	\$23.34078

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Urban CPI Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

	3.69 yrs ≤ X <	3.93 yrs ≤ X <	4.16 yrs ≤ X <	4.62 yrs ≤ X <	5.08 yrs ≤ X <	5.55 yrs ≤ X <
Issue Age	<u>3.93 yrs</u>	<u>4.16 yrs</u>	<u>4.62 yrs</u>	<u>5.08 yrs</u>	<u>5.55 yrs</u>	<u>6.24 yrs</u>
30 and under	\$8.97365	\$9.31270	\$9.66874	\$10.32719	\$10.93999	\$11.64338
31	\$9.05400	\$9.39593	\$9.75501	\$10.41906	\$11.03705	\$11.74637
32	\$9.13466	\$9.47948	\$9.84157	\$10.51124	\$11.13440	\$11.84967
33	\$9.21561	\$9.56332	\$9.92844	\$10.60372	\$11.23207	\$11.95327
34	\$9.29685	\$9.64744	\$10.01557	\$10.69648	\$11.33000	\$12.05714
35	\$9.37835	\$9.73183	\$10.10299	\$10.78950	\$11.42819	\$12.16126
36	\$9.57174	\$9.93357	\$10.31364	\$11.01737	\$11.67161	\$12.42225
37	\$9.76911	\$10.13949	\$10.52867	\$11.25004	\$11.92021	\$12.68884
38	\$9.97055	\$10.34968	\$10.74819	\$11.48764	\$12.17411	\$12.96116
39	\$10.17615	\$10.56423	\$10.97229	\$11.73025	\$12.43341	\$13.23931
40	\$10.38598	\$10.78322	\$11.20106	\$11.97798	\$12.69824	\$13.52344
41	\$10.60015	\$11.00676	\$11.43460	\$12.23094	\$12.96871	\$13.81367
42	\$10.81873	\$11.23492	\$11.67300	\$12.48925	\$13.24494	\$14.11012
43	\$11.04181	\$11.46782	\$11.91638	\$12.75302	\$13.52706	\$14.41293
44	\$11.26950	\$11.70555	\$12.16484	\$13.02235	\$13.81518	\$14.72225
45	\$11.50188	\$11.94820	\$12.41847	\$13.29737	\$14.10944	\$15.03820
46	\$11.77452	\$12.23272	\$12.71523	\$13.61807	\$14.45180	\$15.40509
47	\$12.05363	\$12.52402	\$13.01908	\$13.94650	\$14.80247	\$15.78094
48	\$12.33936	\$12.82225	\$13.33019	\$14.28286	\$15.16165	\$16.16595
49	\$12.63185	\$13.12758	\$13.64873	\$14.62732	\$15.52955	\$16.56036
50	\$12.93128	\$13.44019	\$13.97489	\$14.98010	\$15.90637	\$16.96439
51	\$13.23781	\$13.76024	\$14.30884	\$15.34138	\$16.29234	\$17.37828
52	\$13.55160	\$14.08791	\$14.65077	\$15.71138	\$16.68767	\$17.80226
53	\$13.87283	\$14.42338	\$15.00088	\$16.09030	\$17.09259	\$18.23659
54	\$14.20168	\$14.76684	\$15.35935	\$16.47835	\$17.50734	\$18.68152
55	\$14.53832	\$15.11848	\$15.72638	\$16.87577	\$17.93215	\$19.13730
56	\$14.75537	\$15.34499	\$15.96289	\$17.13241	\$18.20589	\$19.43106
57	\$14.97567	\$15.57489	\$16.20296	\$17.39295	\$18.48381	\$19.72933
58	\$15.19925	\$15.80824	\$16.44664	\$17.65745	\$18.76598	\$20.03218
59	\$15.42617	\$16.04508	\$16.69398	\$17.92598	\$19.05245	\$20.33968
60	\$15.65648	\$16.28548	\$16.94505	\$18.19859	\$19.34329	\$20.65190
61	\$15.89023	\$16.52947	\$17.19989	\$18.47535	\$19.63858	\$20.96891
62	\$16.12747	\$16.77712	\$17.45856	\$18.75631	\$19.93837	\$21.29079
63	\$16.33494	\$16.99469	\$17.68669	\$19.00685	\$20.20779	\$21.58215
64	\$16.54508	\$17.21507	\$17.91780	\$19.26073	\$20.48086	\$21.87749
65	\$16.75792	\$17.43832	\$18.15193	\$19.51800	\$20.75761	\$22.17687
66	\$16.97351	\$17.66446	\$18.38911	\$19.77871	\$21.03811	\$22.48036
67	\$17.19186	\$17.89353	\$18.62940	\$20.04290	\$21.32239	\$22.78799
68	\$17.48914	\$18.20620	\$18.95804	\$20.40639	\$21.71652	\$23.21700
69	\$17.79157	\$18.52433	\$19.29248	\$20.77646	\$22.11794	\$23.65409
70	\$18.09922	\$18.84802	\$19.63281	\$21.15325	\$22.52678	\$24.09941
71	\$18.41219	\$19.17737	\$19.97915	\$21.53687	\$22.94318	\$24.55311
72	\$18.73058	\$19.51247	\$20.33160	\$21.92745	\$23.36727	\$25.01535
73	\$19.31446	\$20.12946	\$20.98415	\$22.65192	\$24.15381	\$25.87691
74	\$19.91655	\$20.76595	\$21.65764	\$23.40032	\$24.96681	\$26.76814
75	\$20.53740	\$21.42257	\$22.35274	\$24.17344	\$25.80719	\$27.69007
76	\$21.17761	\$22.09996	\$23.07016	\$24.97211	\$26.67585	\$28.64375
77	\$21.83777	\$22.79876	\$23.81060	\$25.79717	\$27.57375	\$29.63027
78	\$22.18745	\$23.17168	\$24.20712	\$26.24433	\$28.07206	\$30.18185
79	\$22.54273	\$23.55069	\$24.61025	\$26.69923	\$28.57938	\$30.74370
80	\$22.90371	\$23.93591	\$25.02009	\$27.16202	\$29.09587	\$31.31601
81	\$23.27046	\$24.32742	\$25.43675	\$27.63284	\$29.62170	\$31.89898
82	\$23.64308	\$24.72534	\$25.86035	\$28.11181	\$30.15702	\$32.49279
83	\$24.10125	\$25.21140	\$26.37024	\$28.68516	\$30.78570	\$33.18729
84	\$24.56830	\$25.70702	\$26.89019	\$29.27021	\$31.42749	\$33.89664

Plan: **LTC2007** Benefit Duration (X) = (Total Benefit Amount / Monthly Benefit Amount) / 12
Inflation Type: **Urban CPI Compound Inflation Protection - Cash Benefit - Rider Premium**
Annual Rates per \$30 of Monthly Benefit

Issue Age	6.24 yrs ≤ X <	6.93 yrs ≤ X <	7.63 yrs ≤ X <	8.32 yrs ≤ X <	9.25 yrs ≤ X <	10.18 yrs ≤ X <	11.10 yrs ≤ X <
	<u>6.93 yrs</u>	<u>7.63 yrs</u>	<u>8.32 yrs</u>	<u>9.25 yrs</u>	<u>10.18 yrs</u>	<u>11.10 yrs</u>	<u>Unlimited</u>
30 and under	\$12.68616	\$13.75689	\$14.07129	\$14.30555	\$14.55176	\$14.77175	\$14.99109
31	\$12.79800	\$13.87782	\$14.19591	\$14.43218	\$14.68050	\$14.90239	\$15.12362
32	\$12.91014	\$13.99904	\$14.32086	\$14.55916	\$14.80961	\$15.03339	\$15.25650
33	\$13.02258	\$14.12055	\$14.44615	\$14.68647	\$14.93905	\$15.16472	\$15.38971
34	\$13.13528	\$14.24232	\$14.57175	\$14.81409	\$15.06879	\$15.29635	\$15.52323
35	\$13.24821	\$14.36432	\$14.69762	\$14.94199	\$15.19881	\$15.42826	\$15.65703
36	\$13.53570	\$14.67855	\$15.02054	\$15.27050	\$15.53277	\$15.76718	\$16.00088
37	\$13.82944	\$14.99965	\$15.35055	\$15.60623	\$15.87407	\$16.11354	\$16.35229
38	\$14.12954	\$15.32777	\$15.68781	\$15.94934	\$16.22286	\$16.46750	\$16.71141
39	\$14.43616	\$15.66307	\$16.03248	\$16.29999	\$16.57933	\$16.82925	\$17.07842
40	\$14.74943	\$16.00571	\$16.38472	\$16.65836	\$16.94362	\$17.19894	\$17.45349
41	\$15.06951	\$16.35584	\$16.74470	\$17.02460	\$17.31592	\$17.57675	\$17.83680
42	\$15.39652	\$16.71363	\$17.11260	\$17.39889	\$17.69640	\$17.96286	\$18.22853
43	\$15.73064	\$17.07925	\$17.48857	\$17.78142	\$18.08523	\$18.35745	\$18.62886
44	\$16.07200	\$17.45286	\$17.87280	\$18.17235	\$18.48262	\$18.76071	\$19.03798
45	\$16.42077	\$17.83465	\$18.26548	\$18.57188	\$18.88873	\$19.17283	\$19.45608
46	\$16.82529	\$18.27704	\$18.72781	\$19.04252	\$19.36748	\$19.65896	\$19.94958
47	\$17.23977	\$18.73040	\$19.20185	\$19.52508	\$19.85837	\$20.15742	\$20.45559
48	\$17.66446	\$19.19501	\$19.68788	\$20.01987	\$20.36169	\$20.66852	\$20.97443
49	\$18.09962	\$19.67114	\$20.18621	\$20.52720	\$20.87778	\$21.19258	\$21.50644
50	\$18.54549	\$20.15909	\$20.69716	\$21.04739	\$21.40694	\$21.72992	\$22.05194
51	\$19.00235	\$20.65913	\$21.22104	\$21.58075	\$21.94952	\$22.28089	\$22.61128
52	\$19.47047	\$21.17158	\$21.75818	\$22.12764	\$22.50584	\$22.84583	\$23.18481
53	\$19.95011	\$21.69674	\$22.30892	\$22.68838	\$23.07627	\$23.42510	\$23.77288
54	\$20.44157	\$22.23493	\$22.87360	\$23.26334	\$23.66116	\$24.01905	\$24.37587
55	\$20.94514	\$22.78647	\$23.45257	\$23.85286	\$24.26087	\$24.62806	\$24.99415
56	\$21.27012	\$23.14502	\$23.83837	\$24.24628	\$24.66207	\$25.03635	\$25.40951
57	\$21.60015	\$23.50921	\$24.23051	\$24.64619	\$25.06990	\$25.45140	\$25.83176
58	\$21.93530	\$23.87913	\$24.62910	\$25.05270	\$25.48447	\$25.87334	\$26.26104
59	\$22.27565	\$24.25488	\$25.03425	\$25.46591	\$25.90590	\$26.30227	\$26.69745
60	\$22.62127	\$24.63653	\$25.44606	\$25.88594	\$26.33430	\$26.73831	\$27.14111
61	\$22.97226	\$25.02419	\$25.86465	\$26.31289	\$26.76979	\$27.18158	\$27.59214
62	\$23.32870	\$25.41795	\$26.29012	\$26.74689	\$27.21247	\$27.63220	\$28.05067
63	\$23.65807	\$25.78735	\$26.69695	\$27.16283	\$27.63761	\$28.06543	\$28.49197
64	\$23.99209	\$26.16212	\$27.11008	\$27.58523	\$28.06938	\$28.50545	\$28.94021
65	\$24.33082	\$26.54234	\$27.52960	\$28.01420	\$28.50791	\$28.95237	\$29.39551
66	\$24.67433	\$26.92808	\$27.95561	\$28.44984	\$28.95328	\$29.40630	\$29.85797
67	\$25.02270	\$27.31943	\$28.38821	\$28.89226	\$29.40561	\$29.86735	\$30.32770
68	\$25.50611	\$27.86145	\$28.98294	\$29.50037	\$30.02726	\$30.50147	\$30.97427
69	\$25.99886	\$28.41422	\$29.59013	\$30.12128	\$30.66205	\$31.14906	\$31.63462
70	\$26.50113	\$28.97795	\$30.21004	\$30.75525	\$31.31025	\$31.81040	\$32.30905
71	\$27.01310	\$29.55287	\$30.84294	\$31.40258	\$31.97217	\$32.48578	\$32.99786
72	\$27.53496	\$30.13920	\$31.48910	\$32.06352	\$32.64807	\$33.17550	\$33.70135
73	\$28.51598	\$31.24181	\$32.70328	\$33.30562	\$33.91723	\$34.47023	\$35.02156
74	\$29.53196	\$32.38475	\$33.96428	\$34.59583	\$35.23574	\$35.81548	\$36.39349
75	\$30.58414	\$33.56950	\$35.27389	\$35.93603	\$36.60549	\$37.21324	\$37.81917
76	\$31.67380	\$34.79760	\$36.63401	\$37.32814	\$38.02850	\$38.66555	\$39.30069
77	\$32.80228	\$36.07063	\$38.04657	\$38.77418	\$39.50682	\$40.17453	\$40.84025
78	\$33.44834	\$36.82452	\$38.90764	\$39.65941	\$40.41892	\$41.11079	\$41.80058
79	\$34.10712	\$37.59416	\$39.78820	\$40.56484	\$41.35208	\$42.06886	\$42.78350
80	\$34.77888	\$38.37989	\$40.68869	\$41.49095	\$42.30678	\$43.04926	\$43.78952
81	\$35.46387	\$39.18204	\$41.60955	\$42.43820	\$43.28353	\$44.05252	\$44.81921
82	\$36.16235	\$40.00095	\$42.55126	\$43.40707	\$44.28282	\$45.07915	\$45.87310
83	\$36.96670	\$40.91807	\$43.59753	\$44.47852	\$45.37564	\$46.21150	\$47.04487
84	\$37.78895	\$41.85621	\$44.66954	\$45.57641	\$46.49542	\$47.37230	\$48.24656

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Exhibit A-2 Premium Factors for Elimination Period

Elimination Period

<u>Premium Factor</u>	<u>Premium Factor</u>
60 Calendar Days	100 Calendar Days
1.07	1.00

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Exhibit A-3 Premium Factors for Shared Care Rider

Shared Care Rider

Benefit Duration (X)		<u>Premium Factor</u>	
2.00	≤ X <	2.21	1.26
2.21	≤ X <	2.49	1.25
2.49	≤ X <	2.77	1.25
2.77	≤ X <	3.12	1.25
3.12	≤ X <	3.46	1.24
3.46	≤ X <	3.69	1.24
3.69	≤ X <	3.93	1.24
3.93	≤ X <	4.16	1.23
4.16	≤ X <	4.62	1.23
4.62	≤ X <	5.08	1.22
5.08	≤ X <	5.55	1.19
5.55	≤ X <	6.24	1.15
6.24	≤ X <	6.93	1.11
6.93	≤ X <	7.63	1.07
7.63	≤ X <	8.32	1.04
8.32	≤ X		1.02

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Exhibit A-4 Premium Factors for Guaranteed Purchase Option Riders

Guaranteed Purchase Option Riders

Age	<u>Premium Factor</u> LTC2007-GPO-2	<u>Premium Factor</u> LTC2007-GPO-3
25	1.0700	1.1400
26	1.0700	1.1400
27	1.0700	1.1400
28	1.0700	1.1400
29	1.0700	1.1400
30	1.0700	1.1400
31	1.0700	1.1400
32	1.0700	1.1400
33	1.0700	1.1400
34	1.0700	1.1400
35	1.0700	1.1400
36	1.0690	1.1380
37	1.0680	1.1360
38	1.0670	1.1340
39	1.0660	1.1320
40	1.0650	1.1300
41	1.0640	1.1280
42	1.0630	1.1260
43	1.0620	1.1240
44	1.0610	1.1220
45	1.0600	1.1200
46	1.0590	1.1180
47	1.0580	1.1160
48	1.0570	1.1140
49	1.0560	1.1120
50	1.0550	1.1100
51	1.0540	1.1080
52	1.0530	1.1060
53	1.0520	1.1040
54	1.0510	1.1020
55	1.0500	1.1000
56	1.0479	1.0958
57	1.0457	1.0914
58	1.0436	1.0872
59	1.0414	1.0828
60	1.0393	1.0786
61	1.0371	1.0742
62 +	1.0000	1.0000

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Exhibit A-5 Premium Factors for Future Purchase Rider

Future Purchase Rider

Premium Factor

1.02

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Exhibit A-6 Premium Factors for Annual Purchase Inflation Protection Rider

Annual Purchase Inflation Protection Rider

Premium Factor

1.07

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Exhibit A-7 Premium Factors for Nonforfeiture Coverage Rider

Nonforfeiture Coverage Rider

Premium Factor

1.10

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Exhibit A-8 Premium Factors for 10-Year Premium Payment Rider

10-Year Premium Payment Rider			
Issue Age	<u>Premium Factor</u>	<u>Premium Factor</u>	<u>Premium Factor</u>
	No Inflation, GPO-2, GPO-3, APIP & FP	5SIP	3AIP, 5AIP, CIP, GAIP, GAIP75, & UCPI
Less than 35	3.45	4.09	4.70
35	3.42	4.03	4.60
36	3.38	3.95	4.50
37	3.34	3.88	4.40
38	3.29	3.81	4.30
39	3.25	3.75	4.21
40	3.21	3.68	4.12
41	3.17	3.61	4.03
42	3.13	3.55	3.94
43	3.09	3.49	3.85
44	3.05	3.42	3.77
45	3.01	3.36	3.69
46	2.96	3.29	3.60
47	2.90	3.22	3.51
48	2.85	3.15	3.42
49	2.80	3.08	3.34
50	2.75	3.02	3.26
51	2.70	2.95	3.18
52	2.65	2.89	3.10
53	2.60	2.83	3.03
54	2.55	2.77	2.96
55	2.50	2.71	2.88
56	2.45	2.64	2.81
57	2.39	2.58	2.73
58	2.34	2.51	2.66
59	2.28	2.45	2.58
60	2.23	2.39	2.51
61	2.18	2.33	2.44
62	2.13	2.27	2.38
63	2.07	2.20	2.31
64	2.02	2.14	2.24
65	1.96	2.08	2.17
66	1.91	2.02	2.11

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67	1.86	1.96	2.04
68	1.81	1.90	1.98
69	1.75	1.84	1.91
70	1.70	1.79	1.85
71	1.65	1.73	1.79
72	1.60	1.68	1.73
73	1.55	1.62	1.68
74	1.50	1.57	1.62
75	1.46	1.52	1.57
76	1.41	1.47	1.52
77	1.37	1.43	1.47
78	1.34	1.39	1.43
79	1.30	1.35	1.39
80	1.27	1.32	1.35
81	1.24	1.28	1.32
82	1.21	1.25	1.28
83	1.19	1.23	1.26
84	1.17	1.21	1.23

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Exhibit A-9 Premium Load/Discount Factors

	Single	Married / Residential	Spousal
Preferred	0.900	0.750	0.600
Standard	1.000	0.850	0.700
SubStd I	1.500	1.275	1.050
SubStd II	2.000	1.700	1.400
SubStd III	3.000	2.550	2.100

Exhibit A-10 Multi-Life Discount Factors

Multi-life Situation	Factor
Employer-Paid with Simplified Underwriting	10%
Other Multi-life Situations	5%

Exhibit A-11 Modal Factors

	Factor
Annual	1.000
Semi-Annual	0.510
Quarterly	0.265
Monthly	0.090

SERFF Tracking Number: META-125807803 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 40205
Company Tracking Number: W08-3 CR (LTC2007)
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual Long Term Care Insurance Rate Filing
Project Name/Number: LTC2-IDEAL-AR/W08-3 CR (LTC2007-AR)

Supporting Document Schedules

Review Status:

Satisfied -Name: ARCERTREG19 09/08/2008
Comments:
ARCERTREG19
Attachment:
ARCERTREG19.pdf

Review Status:

Satisfied -Name: LTC Exp Forms ABC (MetLife)_2007 09/08/2008
Comments:
LTC Exp Forms ABC (MetLife)_2007
Attachment:
LTC Exp Forms ABC (MetLife)_2007.pdf

Review Status:

Satisfied -Name: NAIC Transmittal Form (AR-LTC2007) 09/08/2008
Comments:
NAIC Transmittal Form (AR-LTC2007)
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NAIC Transmittal Form (AR-LTC2007) .pdf



Metropolitan Life Insurance Company
NAIC Company Number: 65978
NAIC Group Number: 241

ARKANSAS CERTIFICATION
Rule and Regulation 19
Unfair Sex Discrimination in the Sale of Insurance

I certify that this submission meets the provisions of Rule and Regulation 19, and all applicable requirements of the Arkansas Department of Insurance.

A handwritten signature in black ink, appearing to read "Herbert B. Brown Jr.", written in a cursive style.

Herbert B. Brown Jr.
Vice President

SUPPLEMENTAL EXHIBIT FOR THE YEAR 2007 OF THE METROPOLITAN LIFE INSURANCE COMPANY

LONG-TERM CARE (LTC) EXPERIENCE REPORTING FORM - A
NATIONWIDE EXPERIENCE
PART 1 - LTC INSURANCE EXPERIENCE BY CALENDAR DURATION
(TO BE FILED BY APRIL 1)

NAIC Group Code	NAIC Company Code									
	1	2	3	4	5	6	7	8	9	
Calendar Duration	Policy Form	First Year Issued	Earned Premiums by Duration	Incurred and Paid	Reserve for Incurred but Unpaid	Total Incurred Claims	Change in Policy (Active Life) Reserves Over the Experience Period	Anticipate Calendar Duration Loss Percentage	Number of Insured Lives	
0	LTC-CRE-2	1991	2,309,429	132,297	235,237	367,534	-	5.7%	7,253	
1			3,732,149	2,592	-	2,592	1,506,996	9.6%	5,409	
2			4,075,063	146,304	205,112	351,416	3,972,810	17.1%	6,182	
3			4,534,149	74,253	111,827	186,080	10,473,340	24.6%	6,366	
4			6,049,135	231,251	199,911	431,162	7,776,647	32.9%	8,760	
5-9			25,400,856	2,108,968	3,485,690	5,594,658	33,340,401	59.1%	41,286	
10+			27,636,730	7,301,275	11,222,083	18,523,358	46,672,592	143.2%	38,525	
Total Calendar Year			73,737,509	9,996,939	15,459,860	25,456,799	103,742,786	XXX	113,781	
Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 6/Col. 3)			34.5%	(b) Anticipated Loss Percentage (see Instruction Form A Item 9)...			76.0%	(C) Actual to Anticipated Loss Percentage (a/b)....."		45.4%

	1	2	3	4	5	6	7	8	9	
Calendar Duration	Policy Form	First Year Issued	Earned Premiums by Duration	Incurred and Paid	Reserve for Incurred but Unpaid	Total Incurred Claims	Change in Policy (Active Life) Reserves Over the Experience Period	Anticipate Calendar Duration Loss Percentage	Number of Insured Lives	
0	LTC-CRP-3	1989	27,918,753	56,554	268,864	325,418	16,725,879	6.3%	14,714	
1			29,000,078	904,257	1,445,290	2,349,547	10,561,378	10.6%	16,572	
2			72,334,385	218,914	119,875	338,789	19,027,177	18.8%	14,437	
3			4,992,670	138,412	130,720	269,132	11,418,201	27.0%	8,110	
4			12,309,918	735,668	884,859	1,620,527	24,111,813	36.5%	17,714	
5-9			14,886,758	991,985	1,827,084	2,819,069	48,542,567	66.0%	25,406	
10+			10,843,135	3,583,105	7,180,463	10,763,568	44,629,963	152.1%	15,711	
Total Calendar Year			172,285,697	6,628,895	11,857,155	18,486,050	175,016,978	XXX	112,664	
Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 6/Col. 3)			10.7%	(b) Anticipated Loss Percentage (see Instruction Form A Item 9)...			28.7%	(C) Actual to Anticipated Loss Percentage (a/b)....."		37.3%

	1	2	3	4	5	6	7	8	9	
Calendar Duration	Policy Form	First Year Issued	Earned Premiums by Duration	Incurred and Paid	Reserve for Incurred But Unpaid	Total Incurred Claims	Change in Policy (Active Life) Reserves Over the Experience Period	Anticipate Calendar Duration Loss Percentage	Number of Insured Lives	
0	LTC-INDV-6	1998	926	-	-	-	-	3.2%	1	
1			-	-	-	-	-	5.4%	-	
2			16,188	-	-	-	3,771	9.8%	1	
3			2,544,661	89,155	654,023	743,178	7,054,577	17.0%	1,346	
4			12,733,517	1,029,751	1,638,626	2,668,377	39,849,116	26.1%	6,873	
5-9			25,133,035	4,522,130	7,658,462	12,180,592	82,692,022	41.5%	13,972	
10+			-	-	-	-	-	0.0%	-	
Total Calendar Year			40,428,328	5,641,037	9,951,111	15,592,148	129,599,486	XXX	22,193	
Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 6/Col. 3)			38.6%	(b) Anticipated Loss Percentage (see Instruction Form A Item 9)...			33.4%	(C) Actual to Anticipated Loss Percentage (a/b)....."		115.5%

SUPPLEMENTAL EXHIBIT FOR THE YEAR 2007 OF THE METROPOLITAN LIFE INSURANCE COMPANY

LONG-TERM CARE (LTC) EXPERIENCE REPORTING FORM - A
NATIONWIDE EXPERIENCE
PART 1 - LTC INSURANCE EXPERIENCE BY CALENDAR DURATION (Continued)
(TO BE FILED BY APRIL 1)

NAIC Group Code		0241								NAIC Company Code 65978	
	1	2	3	4	5	6	7	8	9		
Calendar Duration	Policy Form	First Year Issued	Earned Premiums by Duration	Incurred and Paid	Reserve for Incurred but Unpaid	Total Incurred Claims	Change in Policy (Active Life) Reserves Over the Experience Period	Anticipate Calendar Duration Loss Percentage	Number of Insured Lives		
0	LTC-INDV-7	1991	29,746,778	88,119	154,964	243,083	-	3.2%	26,520		
1			110,166,504	1,099,501	2,183,315	3,282,816	66,820,339	5.4%	47,556		
2			80,578,720	1,310,296	2,278,472	3,588,768	186,617,148	10.0%	35,673		
3			36,920,674	990,832	1,822,463	2,813,295	96,725,380	17.9%	17,329		
4			7,936,998	421,465	1,244,899	1,666,364	18,787,929	31.1%	4,151		
5-9			15,908,495	3,758,045	6,271,679	10,029,724	26,078,667	59.5%	10,352		
10+			2,079,060	1,162,265	3,173,943	4,336,208	4,910,392	152.5%	1,799		
Total Calendar Year			283,337,229	8,830,522	17,129,735	25,960,257	399,939,855	XXX	143,380		
Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 6/Col. 3)			9.2%	(b) Anticipated Loss Percentage (see Instruction Form A Item 9)...			14.0%	(C) Actual to Anticipated Loss Percentage (a/b)....."			65.3%

	1	2	3	4	5	6	7	8	9		
Calendar Duration	Policy Form	First Year Issued	Earned Premiums by Duration	Incurred and Paid	Reserve for Incurred but Unpaid	Total Incurred Claims	Change in Policy (Active Life) Reserves Over the Experience Period	Anticipate Calendar Duration Loss Percentage	Number of Insured Lives		
0	LTC-MARP-4	1997	669,460	-	-	-	269	8.1%	816		
1			5,927,915	226,657	501,602	728,259	2,704,380	13.5%	4,158		
2			15,710,363	724,304	1,323,267	2,047,571	15,010,740	23.5%	11,583		
3			21,233,490	1,734,801	3,854,422	5,589,223	19,532,391	32.8%	16,299		
4			15,985,739	1,582,610	2,505,056	4,087,666	14,470,943	43.6%	12,438		
5-9			63,859,426	14,524,734	16,439,111	30,963,845	51,059,413	72.6%	47,207		
10+			-	-	133,303	133,303	-	0.0%	-		
Total Calendar Year			123,386,393	18,793,106	24,756,761	43,549,867	102,778,136	XXX	92,501		
Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 6/Col. 3)			35.3%	(b) Anticipated Loss Percentage (see Instruction Form A Item 9)...			47.5%	(C) Actual to Anticipated Loss Percentage (a/b)....."			74.3%

	1	2	3	4	5	6	7	8	9		
Calendar Duration	Policy Form	First Year Issued	Earned Premiums by Duration	Incurred and Paid	Reserve for Incurred But Unpaid	Total Incurred Claims	Change in Policy (Active Life) Reserves Over the Experience Period	Anticipate Calendar Duration Loss Percentage	Number of Insured Lives		
0	LTC-MARP-5	2004	5,262,844	80,954	173,897	254,851	637	8.1%	5,973		
1			7,026,059	75,794	132,357	208,151	1,847,278	13.5%	4,452		
2			158,311	-	-	-	162,562	0.0%	88		
3			-	-	-	-	-	0.0%	-		
4			-	-	-	-	-	0.0%	-		
5-9			-	-	-	-	-	0.0%	-		
10+			-	-	-	-	-	0.0%	-		
Total Calendar Year			12,447,215	156,748	306,254	463,002	2,010,477	XXX	10,513		
Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 6/Col. 3)			3.7%	(b) Anticipated Loss Percentage (see Instruction Form A Item 9)...			11.0%	(C) Actual to Anticipated Loss Percentage (a/b)....."			33.7%

SUPPLEMENTAL EXHIBIT FOR THE YEAR 2007 OF THE METROPOLITAN LIFE INSURANCE COMPANY

LONG-TERM CARE (LTC) EXPERIENCE REPORTING FORM - A
NATIONWIDE EXPERIENCE
PART 1 - LTC INSURANCE EXPERIENCE BY CALENDAR DURATION (Continued)
(TO BE FILED BY APRIL 1)

NAIC Group Code		0241		NAIC Company Code 65978						
	1	2	3	4	5	6	7	8	9	
Calendar Duration	Policy Form	First Year Issued	Earned Premiums by Duration	Incurred and Paid	Reserve for Incurred but Unpaid	Total Incurred Claims	Change in Policy (Active Life) Reserves Over the Experience Period	Anticipate Calendar Duration Loss Percentage	Number of Insured Lives	
0	LTC-PARP-5	1986	-	-	-	-	-	0.0%	-	
1			-	-	-	-	-	0.0%	-	
2			168	-	-	-	7,584	0.0%	1	
3			727	-	-	-	397	35.2%	1	
4			355	-	-	-	-	0.0%	-	
5-9			1,234,472	130,386	841,209	971,595	944,705	83.3%	742	
10+			42,383,692	21,283,611	43,891,302	65,174,913	8,248,235	189.3%	36,157	
Total Calendar Year			43,619,414	21,413,996	44,732,511	66,146,507	9,200,921	XXX	36,901	
Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 6/Col. 3)			151.6%	(b) Anticipated Loss Percentage (see Instruction Form A Item 9)...			183.5%	(C) Actual to Anticipated Loss Percentage (a/b)....."		82.6%

	1	2	3	4	5	6	7	8	9
Calendar Duration	Policy Form	First Year Issued	Earned Premiums by Duration	Incurred and Paid	Reserve for Incurred but Unpaid	Total Incurred Claims	Change in Policy (Active Life) Reserves Over the Experience Period	Anticipate Calendar Duration Loss Percentage	Number of Insured Lives
0									
1									
2									
3									
4									
5-9									
10+									
Total Calendar Year									
Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 6/Col. 3)			(b) Anticipated Loss Percentage (see Instruction Form A Item 9)...			(C) Actual to Anticipated Loss Percentage (a/b)....."			

	1	2	3	4	5	6	7	8	9
Calendar Duration	Policy Form	First Year Issued	Earned Premiums by Duration	Incurred and Paid	Reserve for Incurred But Unpaid	Total Incurred Claims	Change in Policy (Active Life) Reserves Over the Experience Period	Anticipate Calendar Duration Loss Percentage	Number of Insured Lives
0									
1									
2									
3									
4									
5-9									
10+									
Total Calendar Year			-	-				XXX	
Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 6/Col. 3)			(b) Anticipated Loss Percentage (see Instruction Form A Item 9)...			(C) Actual to Anticipated Loss Percentage (a/b)....."			

SUPPLEMENTAL EXHIBIT FOR THE YEAR 2007 OF THE METROPOLITAN LIFE INSURANCE COMPANY

LONG-TERM CARE (LTC) EXPERIENCE REPORTING FORM - A (continued)

PART 2 - LTC INSURANCE EXPERIENCE BY LINE OF BUSINESS

	1 Earned Premiums by Duration	2 Incurred and Paid	3 Reserve for Incurred But Unpaid	4 Total Incurred Claims
1. Individual	323,765,557	14,471,559	27,080,846	41,552,405
2. Group direct response	179,453,022	40,363,851	69,795,526	110,159,377
3. Other Group	246,023,206	16,625,834	27,317,015	43,942,849
4. Total (sum Lines 1 to 3)	749,241,785	71,461,243	124,193,387	195,654,630

PART 3 - EXPERIENCE FOR PRODUCTS PROVIDING LTC INSURANCE OTHER THAN ON A STAND ALONE BASIS

	Premiums and Annuity Considerations		Benefits	
	1 Total	2 Long-Term Care Benefit Component	3 Total	4 Applied to Provide Long- Term Care Benefits
A. Products Providing LTC Benefits With Distinct LTC Premiums				
1. Individual -- Life				
2. Individual -- Annuity				
3. Individual -- Disability				
4. Individual -- Other				
5. Group -- Life				
6. Group -- Annuity				
7. Group -- Disability				
8. Group Other				
B. Products Providing LTC Benefits Without Distinct LTC Premiums				
1. Individual -- Life				
2. Individual -- Annuity				
3. Individual -- Disability				
4. Individual -- Other				
5. Group -- Life				
6. Group -- Annuity				
7. Group -- Disability				
8. Group Other				

SUPPLEMENTAL EXHIBIT FOR THE YEAR 2007 OF THE METROPOLITAN LIFE INSURANCE COMPANY

LONG-TERM CARE EXPERIENCE REPORTING FORM - B
NATIONWIDE EXPERIENCE
CUMULATIVE CLAIM EXPERIENCE
(TO BE FILED BY APRIL 1)

NAIC Group Code		NAIC Company Code						
	1	2	3	4	5	6	7	8
Calendar Duration	Policy Form	First Year Issued	Actual Earned Premiums	Actual Incurred Claims	Anticipated Earned Premium	Anticipated Incurred Claim	Policy Reserves	Number of Insured Lives
0	LTC-CRE-2	1991	102,634,976	2,785,295	102,634,976	5,890,229	7,679	3,064
1			161,124,453	9,204,647	182,298,706	17,548,727	2,340,074	6,839
2			141,915,514	6,947,860	156,931,174	26,848,380	4,855,584	5,140
3			125,862,931	10,624,698	135,683,434	33,320,741	9,186,136	5,678
4			112,160,588	9,360,727	116,757,677	38,456,677	28,293,381	6,015
5-9			337,505,819	75,820,393	342,635,669	209,702,412	178,722,749	45,051
10+			140,038,419	107,083,883	128,457,854	165,866,940	348,991,657	39,645
Cumulative Total			1,121,242,700	221,827,504	XXX	XXX	XXX	XXX
Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 4/Col. 3)		19.8%	(b) Anticipated Loss Percentage (see Instruction Form B Item 9 and 10)....		42.7%	(C) Actual to Anticipated Loss Percentage (a/b)....."		46.3%

	1	2	3	4	5	6	7	8
Calendar Duration	Policy Form	First Year Issued	Actual Earned Premiums	Actual Incurred Claims	Anticipated Earned Premium	Anticipated Incurred Claim	Policy Reserves	Number of Insured Lives
0	LTC-CRP-3	1989	157,359,878	4,819,493	157,359,878	10,163,965	22,075,902	10,052
1			242,356,839	7,869,490	192,071,141	20,577,797	24,134,343	13,812
2			176,947,633	10,959,702	122,029,329	23,214,587	31,776,242	15,882
3			137,863,591	9,022,778	81,270,641	22,312,917	42,879,583	13,691
4			60,958,877	9,286,410	60,505,795	22,196,008	27,344,486	7,839
5-9			163,638,720	54,413,362	139,041,986	91,204,916	216,911,525	41,549
10+			64,677,360	57,856,206	35,646,399	51,619,004	158,849,010	15,743
Cumulative Total			1,003,802,898	154,227,441	XXX	XXX	XXX	XXX
Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 4/Col. 3)		15.4%	(b) Anticipated Loss Percentage (see Instruction Form B Item 9 and 10)....		30.6%	(C) Actual to Anticipated Loss Percentage (a/b)....."		50.2%

	1	2	3	4	5	6	7	8
Calendar Duration	Policy Form	First Year Issued	Actual Earned Premiums	Actual Incurred Claims	Anticipated Earned Premium	Anticipated Incurred Claim	Policy Reserves	Number of Insured Lives
0	LTC-INDV-6	1998	40,982,479	512,096	40,982,479	1,306,112	-	-
1			64,365,928	2,263,690	71,687,707	3,858,226	5,213	1
2			56,281,515	3,483,444	62,389,295	6,114,185	-	-
3			50,942,581	4,967,881	55,096,195	9,351,392	-	-
4			46,903,604	5,406,243	48,593,921	12,670,039	16,605,604	1,312
5-9			85,258,066	51,519,763	73,634,107	31,417,467	328,188,352	20,448
10+			-	-	-	-	-	-
Cumulative Total			344,734,173	68,153,115	XXX	XXX	XXX	XXX
Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 4/Col. 3)		19.8%	(b) Anticipated Loss Percentage (see Instruction Form B Item 9 and 10)....		18.4%	(C) Actual to Anticipated Loss Percentage (a/b)....."		107.6%

	1	2	3	4	5	6	7	8
Calendar Duration	Policy Form	First Year Issued	Actual Earned Premiums	Actual Incurred Claims	Anticipated Earned Premium	Anticipated Incurred Claim	Policy Reserves	Number of Insured Lives
0	LTC-INDV-7	1991	207,336,296	1,679,082	207,336,296	7,806,793	-	27,226
1			373,258,423	6,193,391	275,363,735	16,855,827	21,735,786	24,287
2			254,177,782	13,854,382	194,493,364	21,558,381	191,255,439	45,977
3			138,724,420	14,255,340	82,287,937	17,241,051	414,108,765	34,803
4			60,701,773	14,278,752	56,109,390	17,436,177	249,995,552	16,960
5-9			78,251,294	40,138,585	89,084,298	52,966,295	170,438,681	14,010
10+			6,993,199	13,338,963	9,574,138	15,110,196	32,499,744	2,241
Cumulative Total			1,119,443,187	103,738,495	XXX	XXX	XXX	XXX
Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 4/Col. 3)		9.3%	(b) Anticipated Loss Percentage (see Instruction Form B Item 9 and 10)....		16.3%	(C) Actual to Anticipated Loss Percentage (a/b)....."		56.9%

SUPPLEMENTAL EXHIBIT FOR THE YEAR 2007 OF THE METROPOLITAN LIFE INSURANCE COMPANY

LONG-TERM CARE EXPERIENCE REPORTING FORM - B (Continued)
NATIONWIDE EXPERIENCE
CUMULATIVE CLAIM EXPERIENCE
(TO BE FILED BY APRIL 1)

NAIC Group Code	1	2	3	4	5	6	7	8
Calendar Duration	Policy Form	First Year Issued	Actual Earned Premiums	Actual Incurred Claims	Anticipated Earned Premium	Anticipated Incurred Claim	Policy Reserves	Number of Insured Lives
0	LTC-MARP-4	1997	89,327,804	2,431,664	89,327,804	7,271,283	-	463
1			159,088,300	5,563,176	155,475,078	20,973,382	467,687	768
2			148,549,871	11,241,001	134,225,973	31,492,006	6,438,216	4,045
3			135,703,736	18,532,808	111,883,296	36,727,924	37,944,741	11,291
4			114,611,506	24,765,248	86,205,341	37,551,200	70,491,910	16,038
5-9			232,042,661	132,432,144	141,948,191	102,182,984	416,886,140	58,303
10+			229,753	1,750,397	29,918	37,423	1,645,440	116
Cumulative Total			879,553,632	196,716,438	XXX	XXX	XXX	XXX

Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 4/Col. 3) 22.4% (b) Anticipated Loss Percentage (see Instruction Form B Item 9 and 10).... 32.9% (C) Actual to Anticipated Loss Percentage (a/b)....." 68.1%

	1	2	3	4	5	6	7	8
Calendar Duration	Policy Form	First Year Issued	Actual Earned Premiums	Actual Incurred Claims	Anticipated Earned Premium	Anticipated Incurred Claim	Policy Reserves	Number of Insured Lives
0	LTC-MARP-5	2004	12,857,568	152,504	12,857,568	1,046,606	10,556	3,609
1			17,029,008	372,732	16,471,449	2,221,977	3,612,048	5,535
2			7,159,964	590,739	5,796,943	1,360,075	6,202,561	4,343
3			152,334	4,782	-	-	335,278	84
4			-	-	-	-	-	-
5-9			-	-	-	-	-	-
10+			-	-	-	-	-	-

Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 4/Col. 3) 3.0% (b) Anticipated Loss Percentage (see Instruction Form B Item 9 and 10).... 13.2% (C) Actual to Anticipated Loss Percentage (a/b)....." 22.9%

	1	2	3	4	5	6	7	8
Calendar Duration	Policy Form	First Year Issued	Actual Earned Premiums	Actual Incurred Claims	Anticipated Earned Premium	Anticipated Incurred Claim	Policy Reserves	Number of Insured Lives
0	LTC-PARP-5	1986	113,481,084	13,867,475	113,481,084	22,755,529	-	-
1			243,087,265	12,634,912	196,955,109	42,068,862	-	-
2			205,948,250	17,016,180	170,076,766	45,807,285	-	-
3			180,315,287	22,540,694	149,027,450	52,527,869	8,434	1
4			161,609,491	25,639,462	130,482,232	54,620,481	585	1
5-9			603,670,714	179,545,542	440,163,923	274,815,360	456,139	40
10+			474,022,996	405,849,244	250,065,105	379,037,118	499,033,782	34,384
Cumulative Total			1,982,135,088	677,093,510	XXX	XXX	XXX	XXX

Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 4/Col. 3) 34.2% (b) Anticipated Loss Percentage (see Instruction Form B Item 9 and 10).... 60.1% (C) Actual to Anticipated Loss Percentage (a/b)....." 56.8%

	1	2	3	4	5	6	7	8
Calendar Duration	Policy Form	First Year Issued	Actual Earned Premiums	Actual Incurred Claims	Anticipated Earned Premium	Anticipated Incurred Claim	Policy Reserves	Number of Insured Lives
0								
1								
2								
3								
4								
5-9								
10+								
Cumulative Total			-	-	XXX	XXX	XXX	XXX

Policy Form - Calendar Year (a) Actual Loss Percentage (Col. 4/Col. 3) (b) Anticipated Loss Percentage (see Instruction Form B Item 9 and 10).... (C) Actual to Anticipated Loss Percentage (a/b)....."

	3	4	5	6	7	8
1. Individual	1,464,177,361	171,891,610	XXX	XXX	XXX	XXX
2. Group direct response	2,898,887,593	874,930,706	XXX	XXX	XXX	XXX
3. Other group	2,125,045,598	376,054,945	XXX	XXX	XXX	XXX
4. Total (sum Lines 1 to 3)	6,488,110,552	1,422,877,260	XXX	XXX	XXX	XXX
5. Actual total reported experience through statement year	4,452,901,271	1,273,448,155	XXX	XXX	XXX	XXX
6. Actual total reported experience through prior year	3,845,782,109	1,043,554,929	XXX	XXX	XXX	XXX
7. Calendar year reported experience (Lines 5 minus 6)	607,119,163	229,893,226	XXX	XXX	XXX	XXX

Note: a. Was experience prior to 1991 used in preparing this form? Yes [X] No []
b. If yes, indicate the calendar years that were included: 1986 - -

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Life, Accident & Health, Annuity, Credit Transmittal Document

Reset Form

1.	Prepared for the State of		Arkansas				
2.	Department Use Only						
	State Tracking ID						
3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	STATE #
	Metropolitan Life Insurance Co. 27-01 Queens Plaza N. 6 th Floor Long Island City, NY 11101-4015	NY		241	65978	13-5581829	
4.	Contact Name & Address	Telephone #		Fax #		E-mail Address	
	Kris Ann Cappelluti Metropolitan Life Insurance Co. 27-01 Queens Plaza N. 6 th Floor Long Island City, NY 11101-4015	212-578-3029		212-578-6247		kcappelluti@metlife.com	
5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____					
6.	Company Tracking Number: W08-3 CR						
7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission <input type="checkbox"/> Previous file #						
8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____					
9.	Type of Insurance	LTC031- Individual Long-Term Care Insurance					
10.	Product Coding Matrix Matix Filing Code	LTC031.001 – Qualified					

11.	Submitted Documents	<div> <input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other: _____ </div> <div> <input checked="" type="checkbox"/> RATES <input type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate </div> <div> <input type="checkbox"/> FILING OTHER THAN FORM OR RATES: Please explain: _____ </div> <div> SUPPORTING DOCUMENTATION <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input checked="" type="checkbox"/> Actuarial Memorandum <input checked="" type="checkbox"/> Other: <u>NAIC Experience Report</u> </div>
12.	Filing Submission Date	September 8, 2008
13.	Filing Fee (If required)	Amount <u>\$100.00</u> . Check Date <u>September 8, 2008</u> Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Check Number <u>EFT</u>
14.	Date of Domiciliary Approval	N/A
15.	Filing Description: This is a rate filing for individual long-term care insurance policies. Please see our filing letter for details concerning this filing.	

View Complete Filing Description

16.	Certification (If required)	
<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and complies with all applicable statutory provisions for the state of <u>Arkansas</u></p> <p>Print Name <u>Kris Ann Cappelluti</u> Title: <u>Senior Contract Analyst</u></p> <p>Original Signature <u></u> Date: <u>September 8, 2008</u></p>		

Effective March 1, 2007

17.	Form Filing Attachment
This filing transmittal is part of company tracking number	
This filing corresponds to rate filing company tracking number	

	Document Name	Form Number		Replace Form Number
	Description			Previous State Filing Number
01			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
11			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
12			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
13			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	

LH FFA-1

LH FFA-1

18.	Rate Filing Attachment			
This filing transmittal is part of company tracking number		W08-3 CR		
This filing corresponds to form filing company tracking number				
Overall percentage rate impact for this filing		%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01 Premium Rate Schedule and Actuarial Memorandum	New premium rate schedule and supporting actuarial memorandum.	LTC2007-AR, et al.	<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input checked="" type="checkbox"/> Other - New premium rate schedule that will apply to individuals purchasing these forms after the new rate schedule is in effect.	
02			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other -	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	

LH RFA-1